



COMPLAINTS POLICY

FSP Licence Number : 12604

We hereby confirm our commitment to :

1. Resolving complaints free of fees and any charges and in a manner which we believe will be fair to our clients, our business and staff.
2. Ensuring that clients have full knowledge of the procedures established for internal resolution of complaints, the details of which we will provide to them in writing.
3. Ensuring easy access to our complaints resolution facilities at our office, or by means of post, telephone, fax or electronic support.
4. Empowering properly trained staff in our business to handle complaints, as well as staff with the necessary expertise to deal with complaints of a serious nature.
5. Dealing with complaints in a timely and fair manner, with each complaint receiving due and proper consideration in a process that is managed appropriately and effectively.
6. Informing clients of their rights to refer complaints which have not been resolved to their satisfaction to the Ombud for Financial Services Providers and their recourse in terms of any other law.
7. Maintaining records of all complaints received for a period of five years which records will specify whether or not complaints were resolved.
8. Implementing follow-up procedures to ensure the avoidance of occurrences giving rise to complaints and to improve complaint systems and procedures when and where necessary.
9. Offering clients a full and appropriate redress in all cases where a complaint is resolved in favour of the client and to do so without undue delay.