

SA BROKERS INSURE

COMPLAINTS RESOLUTION PROCEDURE MANUAL

COMPLAINTS HANDLING PROCEDURE

If you have any complaints which have caused you or may cause you prejudice or damage, relating to a financial service rendered by SA BROKERS INSURE, or by one of our representatives, please immediately contact our Complaints Dispute Facilitator as per the following contact details:

Complaints Dispute facilitator:	Mr. M. Biggas
Postal address:	P.O. Box 155 Hyper By The Sea 4053
Physical Address:	Office 7, Nkwazi Office Park, 3 Dumat Place Mount Edgecombe
Telephone number:	031-502 2059

Our complaints procedure is established in terms of the Financial Advisory and Intermediary Services Act to protect you, our client.

All complaints must be submitted in writing and must contain all relevant information and copies of all relevant documentation must be attached thereto. We also require that all your contact details be provided.

SA BROKERS INSURE's internal complaints resolution process is intended to provide fair and effective resolution of all complaints.

The procedure for handling complaints is as follows:

1. Our Complaints Dispute Facilitator will confirm receipt of your complaint and then refer the matter directly to the supervisor responsible for the representative or department against whom the complaint is made.
2. Our Complaints Dispute Facilitator will confirm the name and contact details of the Supervisor at SA BROKERS INSURE who will be handling the complaint.
3. The Supervisor will make a full enquiry into the complaint by:
 - 3.1. Calling for all necessary documentation from the staff involved;
 - 3.2. Investigating your client file/s;
 - 3.3. Interviewing staff members involved.
4. Where necessary, the Supervisor will refer the matter to the product supplier for a response.
5. The Supervisor may ask for additional information from you within 7 days of receipt of your complaint. You need to ensure that all requested information is provided timeously in order to expedite the complaint resolution process.

6. The Supervisor will confirm receipt of your written complaint within 7 working days from the time the complaint or (if it was asked for) additional information was received from you.
7. If the complaint is of a routine nature, the Supervisor will respond to the complainant in writing within 14 working days of the receipt of any additional information requested from the complainant. If no additional information is requested, then a response will be submitted within 14 days of receipt of the initial complaint.
8. The response may deal with one or more of the following issues:
 - 8.1. Any proposed settlement if appropriate
 - 8.2. Suggested remedy for your complaint
 - 8.3. Dismissal of complaint and reasons why
 - 8.4. Apology (if applicable)
 - 8.5. If any disciplinary action has been taken against the staff involved and the outcome of such Disciplinary action
 - 8.6. Identify problems within the organisation and how they will be resolved.
9. If during the course of the enquiry, the Supervisor becomes aware that your complaint is of a non routine or serious nature, the following steps will apply:-
 - 9.1. The Supervisor will refer the matter to our Compliance Officer.
 - 9.2. Our Compliance Officer will make a recommendation to the FSP as to how we should proceed with this complaint.
 - 9.2.1. The Compliance Officer in their response may suggest that this matter be referred to the FAIS Ombud for adjudication.
 - 9.2.2. The Compliance Officer may suggest that this matter be referred for an opinion from an attorney. The attorney's opinion will be sought at our expense.
 - 9.2.3. Based on the gravity of his/her findings, our Compliance Officer will recommend to Management the follow up requirements and consequences for the non-compliant Representatives and/or administrative staff.
 - 9.2.4. Our Compliance Officer may dismiss the complaint.
10. Mr. Mitchell Biggas, our Compliance Officer and the Supervisor concerned will formulate a joint response to your complaint within 6 weeks of receipt of the complaint in writing.
11. The process will be facilitated as soon as reasonably possible and within 6 weeks of receipt of the complaint in writing.
12. If you are not satisfied with our response under point 10 above and we therefore have not satisfactorily resolved the dispute via our internal process, subject to your agreement, you may refer this matter to the FAIS Ombud for adjudication within 6 months of our response.
13. The Ombud for FAIS is appointed by the Financial Services Board to act as the adjudicator in disputes between clients and financial services providers such as SA BROKERS INSURE.
14. The Ombud acts independently and objectively and has jurisdiction in respect of complaints relating to advice or intermediary services, which have arisen after October 2004.
15. The Ombud can adjudicate on claims up to R 800 000.00.
16. There are no upfront costs when lodging a claim with the Ombud's office, but the Ombud may quantify cost awards against either the Complainant or the Financial Services Provider with regard to

the nature of the complaint, duration of the complaint and expense and inconvenience suffered by the Complainant.

17. The full contact details for the Ombud's office are as follows:-

Name of Ombud:	Ms. Noluntu Bam
E-mail address:	info@faisombud.co.za
Telephone:	012-470 9080
Fax:	012-348 3447
Postal address:	P.O. Box 74571, Lynwood Ridge, 0040

18. Whenever there is a complaint dealt with under this complaint procedure, SA BROKERS INSURE, will make a record of the complaint and will undertake to make appropriate internal changes or take such disciplinary action as is appropriate. If, at the time of our response to your initial complaint, there are any matters pending or steps being implemented to remedy any internal faults in our organisation, we will ensure that we advise you of these changes when they are finalised.
19. All complaints are recorded in a Complaints Register and submitted quarterly to both the Compliance Officer and the Key Individual, Mr. Mitchell Biggas. The register contains full details of the complaint and the outcome of such complaint or its current status.
20. The time periods set out in this complaints procedure manual will be adhered to as strictly as possible but may be varied if necessary.
21. This complaints handling procedure is intended to protect our clients. We reserve the right to recover costs or damages that we suffer as a result of clients making frivolous, vexatious or unreasonable claims.
22. We further reserve the right to add to, change or cancel this complaints handling procedure should we deem this necessary.