

2010 SAFRICAN CUSTOMER CHARTER FOR COMPLAINTS

1. Purpose of this document

- 1.1. Safrican Insurance Company Limited (“Sfrican”) is an authorised Financial Services Provider (FSP No. 15123) with the authority to furnish advice and render intermediary services in terms of the Financial Advisory and Intermediary Services Act, 2002 (“the Act”).
- 1.2. In terms of the Act’s General Code of Conduct for Authorised Financial Services Providers and their Representatives, Safrican must have an internal complaint resolution system and procedures based on-
 - 1.2.1. maintenance of a complaints policy outlining our commitment to, and system and procedures for, internal resolution of complaints.
 - 1.2.2. transparency and visibility: clients have full knowledge of the procedures for resolution of their complaints.
 - 1.2.3. accessibility of facilities: easy access to procedures at any office or branch of Safrican open to clients, or through ancillary postal, fax, telephone or electronic helpdesk support.
 - 1.2.4. fairness: ensuring that a resolution of a complaint is fair to clients and to Safrican.
- 1.3. This document sets out Safrican’s internal complaint resolution system and procedures to meet the above objectives.

2. Getting it right – The Safrican Customer Charter for Complaints

- 2.1. We want to deal with your concerns fairly, effectively and promptly. However, some complaints are more complex than others and may take some time to investigate
- 2.2. All complaints need to preferably be received in writing from you. You may however still complain telephonically.

- 2.3. Kindly address your complaint to the Compliance Officer of Safrican on the details set out below:
- 2.3.1. Compliance Officer
Post: P.O. Box 616, Johannesburg, 2000
Fax: (011) 727-5581
E-mail: compliance@safrican.co.za
- 2.4. Your letter should contain the following information:
- 2.4.1. Your name and surname
- 2.4.2. Your ID number
- 2.4.3. Your contact telephone/cell numbers
- 2.4.4. Your postal address
- 2.4.5. Your fax number/ email address
- 2.4.6. The name of the person who provided you with financial advice or intermediary services
- 2.4.7. The member's name/ scheme reference number
- 2.4.8. The policy number
- 2.4.9. The scheme name/ scheme number
- 2.4.10. A summary of the complaint
- 2.4.11. How you would prefer to receive communication from us regarding your complaint i.e. by e-mail, fax, post etc.
- 2.4.12. Attach any supporting documentation relevant to the complaint.
- 2.5. Attached at Annexure A please find a template for you to capture your complaint and submit to Safrican.
- 2.6. Any telephonic complaint should include similar information.
- 2.7. We will acknowledge receipt of your complaint within 3 business days.
- 2.8. We will investigate and attempt to resolve your complaint to your satisfaction within 6 weeks of receipt of your complaint.

- 2.9. If we are unable to resolve your complaint within 6 weeks, or are unable to resolve the complaint to your satisfaction, you have the right to refer your complaint to either the FAIS Ombudsman, the Long-term Insurance Ombudsman or Statutory Ombudsman, whose details are set out below.

Note that you must be able to show that you have already attempted to resolve the matter with Safrican first.

- 2.9.1. FAIS Ombudsman
P.O. Box 74571, Lynnwood Ridge, 0040
Tel: (012) 470-9080 Fax: (012) 348 3447

The Ombudsman of Long-term Insurance
Private Bag x45, Claremont, 7735
Tel: (021) 657-5000 Fax: (021) 674-0951

The Statutory Ombudsman
c/o FAIS Ombudsman
P.O. Box 74571, Lynnwood Ridge, 0040
Tel: (012) 470-9080 Fax: (012) 348 3447

- 2.9.2. The FAIS Ombudsman considers complaints about furnishing financial advice and the rendering of intermediary services. The Ombudsman of Long-term Insurance considers complaints, other than financial advice complaints, on long-term policies. The Statutory Ombudsman considers complaints not falling within the jurisdiction of the FAIS Ombudsman or Ombudsman of Long-term Insurance.

3. A Final Comment

- 3.1. We genuinely want our clients to be happy with our service and hope we will be able to resolve your concerns speedily and to your satisfaction. If you want to give us feedback on how we can improve our service, please let us know on the details set out below:

- 3.1.1. Post: P.O. Box 616, Johannesburg, 2000
Fax: (011) 727-5583
E-mail: clientservice@safrican.co.za