

**Client Lodge A Complaint in writing**

**Registration of Complaint**

- Send an acknowledgment receipt of the complaint (Immediately) to the client;
- Capture the complaint in the register, diarise and upload all relevant information, and correspondence on our internal system;
- Allocate the complaint to the relevant staff member (Complaint Handler).

**Note:**  
This process needs to be finalised within 6 weeks from the date of the complaint receipt

**Note:**  
The Compliance officer must sign the complaints register every 6 months.

**Note:**

- ✓ Cause of complaint
- ✓ Info provided
- ✓ Advice Given
- ✓ Client care
- ✓ Claims Processing
- ✓ Collection

**Complaint Handler**

The staff member who will be responsible for investigating the complaint will furnish the client with his/her contact details in writing.

**HANDLING THE COMPLAINT**

- Investigate & obtain facts that caused the complaint
- Provide regular feedback to the complainant
- If the complaint cannot be resolved the complaint handler will refer the claim to the complaints committee

**Note: Reporting:**

- Manco meeting (every 2 week) reporting
- Monthly reporting to Manco
- Every 6 months reporting to the Director's meeting

**Note:**  
If the complaint is referred to the Ombud, the complainant must submit the matter within 6 months of the outcome notification date.

**Note: Escalation Process:**

- Complaint Handler
- Department Manager
- Compliance Officer
- Chief Executive Officer

**COMPLAINTS COMMITTEE**

The complaints committee will review the matter and determine if the matter must be referred for legal advice, if not the complaint handler will provide the complainant with the outcome

**OUTCOME OF COMPLAINT (Complaint Handler)**

- Provide outcome in writing
- Provide a clear and adequate reason for the decision
- Advise on the escalation and/or review process
- Advise on time limits for extension of feedback from the complainant.
- If the complainant is dissatisfied with the outcome he/she may refer the matter to Ombud

**We are committed to resolving the complaint in a fair and timely manner!**