

011 512 1666

info@fachsinsurance.co.za

www.fachsinsurance.co.zaza

Greenoaks Office Park, Office C6,
Cnr Bekker & Gregory Ave, Vorna Valley,
Midrand, 1685 Johannesburg, South Africa



FSP NUMBER 51997

FACHS FINANCIAL SERVICES

COMPLAINTS RESOLUTION POLICY

This Policy was developed, adopted and signed by the following Senior Managers at FACHS Financial Services:

Name	Designation	Signature
Farai Christopher Zimbango	Managing director	
Sositina Gurajena	Manager: Operations & Broking	



FACHS FINANCIAL SERVICES FINANCIAL SERVICES COMPLAINTS RESOLUTION POLICY

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AIM OF THE POLICY

This policy is a direct response to the requirements of the General Code of Conduct where all FSPs must have an Internal Complaints Resolution (ICR) Policy in place for managing complaints. At the heart of the policy is to ensure that consumer complaints will receive fair and expeditious resolution. This will protect the consumer rights and also preserve the image of the company while also meeting the regulatory requirements around complaints resolution. The policy outlines FACHS Financial Services' commitment to, and system and procedures for ICR.

DEFINITION

Client: specific person or group of persons, **excluding the general public**, who is or may become the subject to whom a financial service is rendered intentionally, or is the successor in title of such person or the beneficiary of such service.

Complainant: A specific client who submits a complaint to the Ombud.

BASIS FOR COMPLAINTS

Clients may lodge a complaint if they feel that FACHS Financial Services or its representative has:

- a) rendered a financial service to them that has, or is likely to, cause them financial prejudice or damage
- b) acted contrary to the provisions of the Act in such a way as to cause them financial prejudice or damage
- c) treated them unfairly.

GUIDELINES FOR ICR

Principles derived from the FAIS Act are stipulated in the box below.

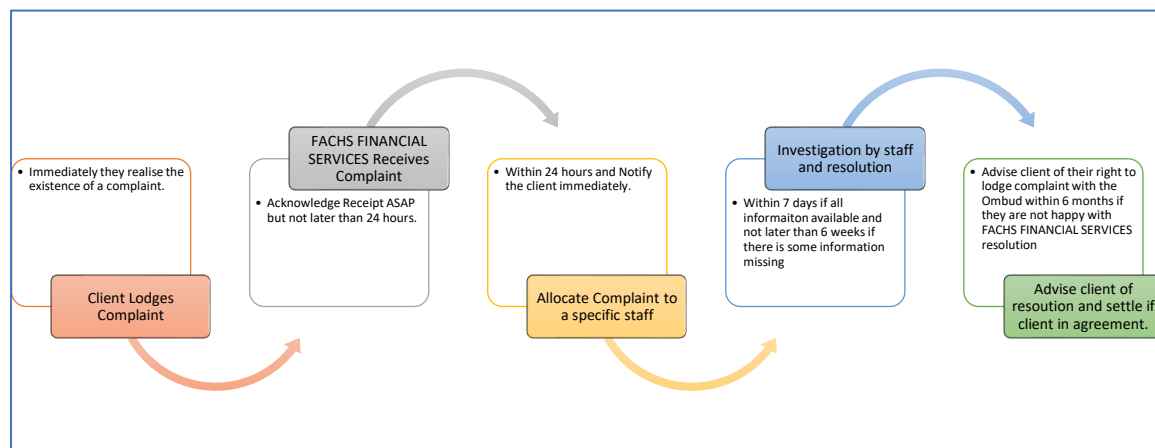
- Any client who has a complaint against the FACHS Financial Services must lodge such complaint in writing and must contain all relevant information, all relevant documentation;
- FACHS Financial Services will handle complaints from clients in a timely and fair manner;
- We will take steps to investigate and respond promptly to such complaints;
- An employee who receives a complaint must ensure that on receipt of a complaint, promptly acknowledged in writing, with communication particulars of staff to be involved in the resolution of the complaint;
- Where a complaint is not resolved to the client's satisfaction, full written reasons must be furnished to the client, and the client must be advised of the Ombud's details;
- Where a complaint is resolved in favour of a client, FACHS Financial SERVICES must ensure that a full and appropriate level of redress is offered to the client without any delay and
- Records of complaints must be maintained for a period of a minimum

PRINCIPLES FOR ICR

Our Guiding Principles are:

Transparency and visibility	This will ensure that clients have full knowledge of the procedures for resolution of their complaints	The policy will be publicly available on our website and clients will be informed of how to access it.
Accessibility	We will do this by ensuring the existence of easy access to ICR procedures by our clients	Multiple avenues for lodging complains will be adopted. Clients can complain at any office or branch close to them, or through ancillary postal, fax, telephone or electronic helpdesk support and the website.
Fairness	To ensure that a resolution of a complaint is fair to clients, FACHS Financial Services and its staff.	Objectivity will be maintained at all times by verifying all claims and also referring to records of all transactions related to the complaint.

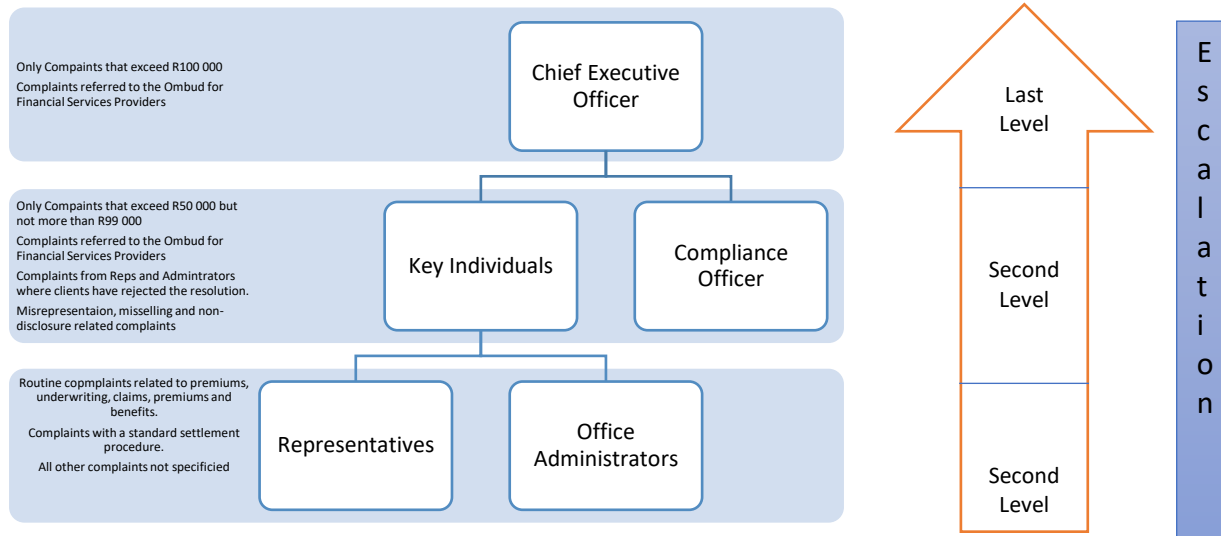
PROCESS AND TIMEFRAMES



MANDATES, ESCALATION AND FOLLOW UP

The framework for mandates, escalation and follow-up will be as depicted below:

In the event of failure to solve complaint within 6 weeks or to the satisfaction of client, complainant must be referred to the Ombud for Financial Services Providers.



Clients and employees must note that they must exhaust each lower level before using the higher levels

TRAINING AND EDUCATION ON THE POLICY

Training will take the form of:

- Induction training on the policy
- Compliance training
- Ad hoc training
- Annual updates on the policy
- RE Training

PUBLICATION

A copy of this policy will be available on our website for access by both internal staff and all other stakeholders.

ADOPTION AND REVIEW

This policy has been adopted by the board of management and will be reviewed annually.