



COMPLAINTS HANDLING PROCEDURE

INTRODUCTION

We make every effort to put our clients first and get things right first time, every time. However there may be times when you feel you have not received the level of service you are entitled to.

If this is the case we commit to the following:

- Deal with you in a pleasant and professional manner
- Acknowledge the complaint or grievance you have raised, give you the name of the person dealing with it, and let you know when you can expect a response
- Treat your complaint or grievance seriously
- Handle all complaints and grievances fairly

Where you have a complaint, we have provided a procedure to resolve it that is straightforward and easy to use.

PROCEDURE TO FOLLOW:

MAKING A COMPLAINT AND/OR EXPRESSING A GRIEVANCE

When you wish to raise a complaint, it is usually best to contact the person you originally dealt with. You may, however, prefer to contact that person's immediate manager if you are in doubt as to whether your complaint can be dealt with effectively by the above-mentioned person. If so, the person you have been dealing with will tell you whom to contact, alternatively our reception can be contacted to give you this information. The person you contact will be responsible for either resolving the complaint or redirecting it without any inconvenience to you.

The reason for placing the complaint in writing is to protect you and to obtain the exact reasons for your complaint.

Information required on the written complaint:

- Your name and surname
- Contact details (including postal address, telephone number, fax number and email address if you have these)
- Where applicable, the name of your insurance company, as well as your membership, contract or policy number if available
- Details of your complaint or grievance
- Copies of any relevant documentation
- Details of the steps you have taken to resolve the complaint or grievance
- The outcome you would like to achieve.

RESPONSE PROCEDURE

We will confirm that we have received your complaint and give you the contact details of the person responsible for resolving the matter within a reasonable time frame.

We will provide you with details of our investigation into the complaint within 30 days of receipt.

IF COMPLAINT IS RESOLVED IN YOUR FAVOUR

If the complaint is resolved in your favour we will ensure that a full and appropriate level of redress is offered within a reasonable space of time.

IF COMPLAINT IS NOT RESOLVED IN YOUR FAVOUR

If the complaint is not resolved in your favour we will advise you in writing of the reasons. We will be prepared to consider any new information or argument.

If the complaint is in terms of the Financial Advisory and Intermediary Services Act, 2002 (FAIS) you may submit the complaint to the Ombudsman, but this must be within six months of receiving our response. A FAIS complaint is a specific complaint relating to a financial service provided by our company's representative. The complaint must relate to:

- Financial prejudice or damage due to contravention or failure to comply with the provisions of the Act
- Prejudice or damage caused by the wilful or negligent rendering of a financial service
- Unfair treatment.

You will need to provide the Ombudsman with proof that you tried to resolve the complaint with us. This can be done by providing a copy of our final response, together with your reasons for disagreeing with the response. The complaint must be submitted in writing together with any supporting documentation and you will need to quote our FSP number.

COMMENTS AND SUGGESTIONS

We always welcome comments and suggestions on how to improve our service. If we are not performing up to your expectations in facilitating the resolution of an issue you have raised, please let us know.

CONTACT DETAILS

Key Individual:

Telephone: 010 534 6144 Toll Free: 0860 023 938 Mobile: 0828410411

E-mail: 0828410411@vodamail.co.za or smasekobrokers@gmail.com

Website: www.smfinancialservices.co.za

Stanley Maseko

Compliance Officer:

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