COMPLAINANT'S COMPLAINTS PROCEDURE DOCUMENT MSB Insurance Administrators (Pty) Ltd– FSP5199

The FSP is an authorised Financial Services Provider and as such we have certain specific duties to you, as the complainant. One of these duties is the establishment of a formal complaint's resolution procedure, which will enable you to exercise your rights as provided for in the General Code of Conduct for Authorised Financial Services Providers.

The purpose of this document is to inform you of the procedure that must be followed to submit a formal complaint with us. Please be advised that our internal complaints resolution procedure may be amended by us at any time.

1. COMPLAINT HAS TO BE RELEVANT

In terms of the FAIS Act, "complaint" means an expression of dissatisfaction by a person to a provider or, to the knowledge of the provider, to the provider's service supplier relating to a financial product or financial service provided or offered by that provider which indicates or alleges, regardless of whether such an expression of dissatisfaction is submitted together with or in relation to a client query, that-

- the provider or its service supplier has contravened or failed to comply with an agreement, a law, a rule, or a code of conduct which is binding on the provider or to which it subscribes;

- the provider or its service supplier's maladministration or wilful or negligent action or failure to act, has caused the person harm, prejudice, distress or substantial inconvenience; or

- the provider or its service supplier has treated the person unfairly;
  The financial services environment is complex. We will endeavour to address all reasonable requests from our clients but may also refer you to a more appropriate facility. Where the complaint relates to any aspect of our service, or any disclosures that ought to be made by us, we will endeavour to address those complaints in writing, within **fourteen days**.
  In instances where the complaint relates to any matter that is not within our control, such as product information or investment performance, we will forward the complaint to the product supplier concerned.

2. COMPLAINT HAS TO BE IN WRITING

For a complaint to receive the attention that it deserves, we request that your complaint be submitted to us in writing. Please ensure that where the complaint is delivered by hand or by any other means, you obtain and keep proof of delivery. Kindly submit your written complaint to

Name: *Tracy Jordan*

E-mail address: *complaints@msbia.co.za*

Physical address: *17 Pickering Street, Newton Park, Port Elizabeth*

Postal address: *17 Pickering Street, Newton Park, Port Elizabeth*

3. PROCEDURE

Our internal complaints resolution process is intended to provide fair and effective resolution of complaints. The time periods set out in this procedure will be adhered to as strictly as possible but may be varied if necessary. The following step-by-step guideline sets out the procedures we will adopt and shows how a complaint will be dealt with, once received by us:

3.1. Your complaint and all communications in connection with your complaint must be in writing. All verbal communications made in connection with the complaint must be confirmed in writing within **three days** of the communication.

3.2. Please indicate the following information in your written complaint:

3.2.1. Your name, surname and contact details

3.2.2. A complete description of your complaint and the date on which the financial service that led to your complaint was rendered

3.2.3. The name of the person who furnished the financial advice or rendered the intermediary service that led to your complaint

3.2.4. How you would prefer to receive future communications regarding your complaint i.e., by e-mail, fax or post

3.2.5. How you expect the complaint to be resolved.

3.3. The complaint will be entered into our Complaints Register on the **same day** that it is made, and written confirmation of receipt will be forwarded to you within **1 working day**.

3.4. The complaint will immediately be drawn to the attention of the key individual/Complaints Dispute Facilitator who is skilled and able to properly respond to your complaint.

3.5. The complaint will be investigated with all internal parties concerned, and a solution/response will be communicated to you within **fourteen working days** from receipt of complaint. Should there be any deviations from this timeline, we will notify you accordingly. In all instances we will advise you of the reasons for our decisions.

3.6. Where your complaint has not been resolved **within 6 weeks from date of receipt of acknowledgement**, the complaint can then be automatically escalated by you to the relevant Ombud.

3.7. Alternatively, If you are not satisfied with our response provided to you, you may approach the office of the Ombud for Financial Services Providers or take such other steps as may be advised by your legal representatives.

3.8. The Ombud is appointed by the Financial Services Board to act as an adjudicator in disputes between clients and financial services providers.

3.8.1. Referral to the Ombud **must be done within 6 months of receipt of our response** to you. Should you not submit your complaint to the Ombud within 6 months, you will no longer have the right to have your complaint heard.

3.8.2. The Ombud will not adjudicate in matters exceeding a value of R800 000.

3.8.3. The FAIS Ombud may be contacted at their offices in Pretoria at the following address:

Physical Address:

Sussex Office Park
Ground Floor, Block B
473 Lynwood Road
Lynnwood
0081

Telephone: *+27 12 762 5000 / +27 12 470 9080*
Facsimile: *+27 86 764 1422 / +27 12 348 3447*
E-mail Address: *info@faisombud.co.za*
Website: *www.faisombud.co.za*

3.8.4. Other relevant Ombuds:

Physical Address:

110 Oxford Road
Houghton Estate
Johannesburg
Gauteng
2198

Claremont Central Building
6th Floor
6 Vineyard Road
Claremont
Western Province
7700

Telephone:
+27 12 762 5000 /
+27 12 470 9080

E-mail Address:
info@nfosa.co.za