



COMPLAINTS MANAGEMENT POLICY

**Providing employees with an effective means of valid disclosure, combined with
anonymity and protection**

Effective Date:	29 November 2010
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Approved by:	All group entity boards
Entitles:	Relating to all entities in the Fedgroup Financial Holdings Proprietary Limited group of companies.
Committees	Governance Committee & Complaints Committee

Revision version	Date	Description of changes	Requested by
001	16 August 2016	Updates to process and procedures	
002	1 September 2017	General review and update of policy	SF
003	28 January 2018	General review and update of policy	SF
004	30 January 2020	Implementing promulgated amendments to the General Code of Conduct for FSP's	WvdM
005	1 November 2021	Business review and update	IM RO
006	31 May 2023	General review and update of policy	LvdM
007	31 July 2024	General review and update of policy	PN

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This Complaints Management Policy has been approved by the Board of Directors of Fedgroup Financial Holdings who have duly authorised the signatories to this document.

Signed on behalf of the Board:

Authorised Signatory

Authorised Signatory

Date

Date

1. PREAMBLE

- 1.1 The purpose of this document is to declare Fedgroup's commitment to customer satisfaction as an integral part of Fedgroup's client centred philosophy and culture.
- 1.2 The Complaints Management Policy and procedures serve to give life to the regulatory requirements in a fresh, practical, and innovative way, as envisioned in Fedgroup's unique vision, mission, and customer value proposition.
- 1.3 The policy aims to ensure that customers receive the best complaint resolution service possible and to ensure that employees of Fedgroup pledge their commitment to ensure a delightful client experience through concerted and determined effort in resolving every instance of customer dissatisfaction in accordance with effective resolution processes.
- 1.4 This policy should be read and applied in conjunction with the other documents in the Excellence Framework.

2. APPLICATION

- 2.1 This policy is applicable to Fedgroup Financial Holdings Group as a designated controlling company of the insurance group including its subsidiaries, collectively referred to as "Fedgroup".

3. GOVERNANCE

- 3.1 Within the governance structures of Fedgroup, this Policy is owned by, and its administration is overseen by the Governance Committee and Complaints Committee, who shall include suitable agenda items (standing and otherwise) to attend to the matters assigned to the Committee(s) herein.

4. DEFINITIONS

Please refer to the Definitions section in the Governance Handbook

5. VALUE OF COMPLAINTS

- 5.1 We value customer complaints since it provides us with important insights to enhance our service excellence and to ensure that we continuously provide our customers with the best possible service experiences.
- 5.2 Complaints provide valuable practical information which we will use in different ways to:
 - 5.2.1 provide a suitable remedy to a complainant;
 - 5.2.2 maintain good relations with clients and build loyalty and trust;
 - 5.2.3 evaluate and improve administration and services;
 - 5.2.4 inform decision making about future service delivery.

6. RESPONSIBILITIES FOR COMPLAINTS MANAGEMENT

- 6.1 Commitment at all levels is essential to effective complaints handling.
- 6.2 The Governance Structures will make complaint handling a priority by including complaint handling standards in Fedgroup's complaints management framework; reporting publicly on Fedgroup's

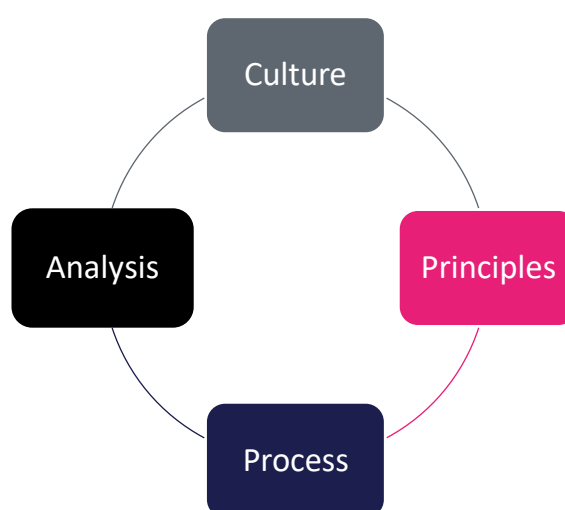
complaint handling annual results; receiving regular internal reports on the quality and timeliness of complaint handling; utilizing complaint resolution information for root cause analysis and learning.

- 6.3 All employees across the various business units, are responsible for complaints handling and must display exemplary skill and knowledge in handling complaints, by behaving professionally and ethically when dealing with clients, being highly knowledgeable in Fedgroup's complaints handling procedures, complying with internal policies at all times, staying informed on Fedgroup's business operations, services and developments and maintaining continuous professional development in complaints handling best practice. All employees must be aware of the complaints management policies and processes, assist clients to gain access to the complaint's submission process; help and support all employees who manage complaints to understand and resolve problems and respond to systemic issues identified through root cause analysis.
- 6.4 Fedgroup's team leaders are responsible to ensure complaints resolution and oversight over their team members by properly managing and supporting employees who manage complaints, promoting a strong internal support base for the management of complaints, helping and supporting employees who manage complaints, and helping them understand and resolve problems, providing feedback reports on issues arising from complaints management actions.
- 6.5 Fedgroup's management is responsible for escalations in the complaints management process by properly managing and employees who manage complaints, promoting a strong internal support base for employees who manage complaints, properly managing and supporting employees who manage complaints, assisting with and resolving escalated complaints, providing feedback reports on issues arising from complaints management actions.
- 6.6 Fedgroup's Complaints Handlers will ensure that the complaints management process is carried out effectively and efficiently by providing comprehensive training to employees who manage complaints, reporting to the board of directors or sub-committees on all complaints across all business units, ensuring timeous responses and resolutions on all complaints, identifying root causes and trends. The Complaints Handlers is responsible for promoting a positive excellence culture.
- 6.7 The Complaints Handlers will be consulted when evaluating existing systems, implementing new processes or extending business operations. Complaint information is considered an integral resource for all business analysis and evaluation.
- 6.8 The Complaints Committee will be properly staffed and resourced to enable it to comply with its own timelines and standards for complaint handling. Fedgroup must always provide a high-quality complaint handling service to customers, regardless of whether staff are engaged full-time in complaints handling, or only as a part of their overall responsibilities. Complaint's handling must always take priority over other duties.
- 6.9 Fedgroup makes use of an in-house software system Azurite, as a compliance management software system. The aim of the complaints handling system is to provide a complaint handling capability for recording, tracking and monitoring complaints received from clients, including the analysis thereof. The system incorporates the following features:
 - 6.9.1 simple data entry/recording;
 - 6.9.2 a complaints report generated from system that includes:
 - 6.9.2.1 the complainant's name – to track the progress of an individual complaint; -
the representative's name – to track person responsible for servicing the client;
 - 6.9.2.2 manual intervention is required to provide the following information in the report:
 - 6.9.2.3 the category of complaint – to identify emerging trends and ensure consistency in
 - 6.9.2.4 Fedgroup's response to similar complaints;

- 6.9.2.5 the time taken to resolve a complaint – to monitor timeliness and efficiency;
- 6.9.2.6 regular reporting capability, to prompt Fedgroup to monitor trends and quickly identify and respond to new challenges;
- 6.9.2.7 simple access to all staff assigned as users on the system;
- 6.9.2.8 compliance with Fedgroup’s statutory record keeping requirements;
- 6.9.2.9 compliance with the FAIS General Code of Conduct for representatives and financial providers on the management of complaints.
- 6.9.2.10 Compliance with Policyholder protection rule 18 (Long – term Insurance Act)

7. 4 PILLARS OF COMPLAINTS MANAGEMENT

7.1 Fedgroup has adopted the following four pillars for effective complaint management and resolution:



Culture

7.2 Our culture and values expect full-on excellence in everything we do.

7.3 We value complaints and recognises that effective complaint handling will benefit our commitment to excellent service and consistent improvement

7.4 Complaints contribute to:

- 7.4.1 highlighting weaknesses in our processes and service delivery and
- 7.4.2 assisting in improvements to business operations.

7.5 Effective complaints management will:

- 7.5.1 demonstrate our commitment to resolving problems, and assist in building trust and
- 7.5.2 improve our accountability and transparency.

7.6 All employees who manage complaints will be skilled in their roles and have a positive attitude when dealing with complainants and will demonstrate their commitment to the Fedgroup values and culture throughout the complaints management process. Please refer to (Annexure 3) for further information.

Principles

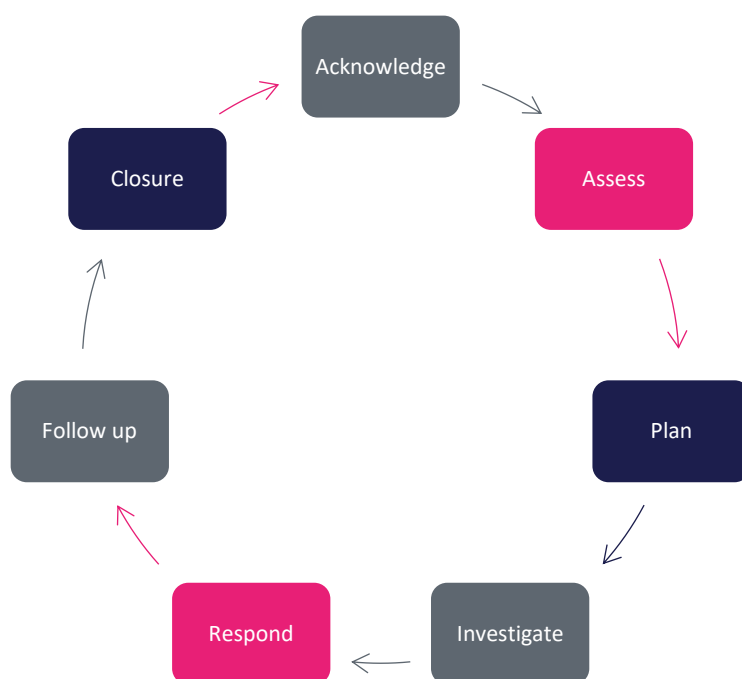
7.7 Our robust complaint handling system is based on principles of:

- 7.7.1 **Fairness** – we place people first and are committed to treating our customers fairly
- 7.7.2 **Accessibility** – the complaints process will be easily accessible and convenient to use
- 7.7.3 **Responsiveness** – we will resolve complaints quickly
- 7.7.4 **Efficiency** – we will resolve complaints effectively
- 7.7.5 **Communication** - we ensure clear communication throughout the complaints management process

7.8 Complaints management and the abovementioned principles will be a core competency of the operations of Fedgroup. Please refer to (Annexure 1) for further detail on the principles.

Process

7.9 The complaints management process consists of the following seven steps:



7.10 Please refer to (Annexure 2) for further detail on the complaints management process.

Analysis

7.11 Complaint information is recorded, scrutinised and analysed on an ongoing basis and deductions are used to better manage conduct risks, effect improved outcomes for customers and to prevent recurrences of poor outcomes and errors.

8. POLICY REVIEW

8.1 This Complaints Management Policy will undergo a review every 2 (two) years.

8.2 Any relevant ad-hoc event within the scope of this policy e.g., change in regulation, identification of an inadequacy of any element of this policy etc. will prompt a review of this policy as and when required.

ANNEXURE 1 - COMPLAINTS MANAGEMENT PRINCIPLES & TRAINING MANNUAL

Effective complaints management should be fit for the purpose for which it is applied and is therefore tailored and varied to fit the circumstances of each case but is founded on the following principles:

1. Fairness

All complainants will be treated fairly, and we recognise that there is often an imbalance of power when it comes to customers wishing to lodge a complaint. For further guidance in this regard refer to the TCF Policy.

Fairness rests on three qualities, namely, impartiality, confidentiality and transparency.

1.1 Impartiality

An impartial investigation is vital to the credibility and success of our complaints management process and employees managing complaints should not act defensively, nor should they place any onus of proof on a complainant.

Every complaint should be treated on merit, without prejudice arising from possible previous occurrence and there should be full and objective evaluation of the facts, information and evidence provided.

Employees managing complaints should disclose any possible cause for conflict, bias against a complainant or close relationship. For further guidance in this regard refer to the Conflict of Interest Management Policy

Complaints against employees will be prioritised and dealt with by another senior manager who will act objectively, or alternatively will be dealt with by an independent third party.

Fedgroup guarantees that no complainant will be victimised or suffer negative treatment as a result of making a complaint.

1.2 Confidentiality

Customers have a right to expect their privacy to be respected and their complaint to be investigated confidentially.

Fedgroup has adopted and implemented a Privacy Policy to ensure that customer's personal information is provided the necessary protection.

1.3 Transparency

Our complaints management procedures ensure the following:

- i. At the time of making a complaint, all complainants are advised of the steps in the complaint submission process and expected timelines for the management of the complaint;
- ii. Complaints contact details and escalation contact details are provided to the complainant at the time of submission of a complaint;
- iii. Progress feedback is provided to complainants on a regular basis if a complaint is not resolved promptly as well as further details with regards to the reason for the delay;
- iv. The outcome of an investigation is explained, and reasons are provided if the evidence provided by the complainant is not sufficient;

- v. The complainant is given an opportunity to respond or to seek internal review or escalation if they are not satisfied with the outcome of the complaint.

2. Accessibility

Our complaints management process is accessible to all customers and accessibility rests on two features, namely, awareness and access options:

2.1 Awareness

Our Customer Complaint Submission Process is available to all customers on our website and provides detailed information how to submit a complaint to Fedgroup;

Our various product disclosure documents also contain detailed information on our customer complaints submission process;

All employees are trained and capable of assisting customers in gaining access to our customer complaint submission process;

2.2 Access options included in the complaints resolution procedure

- i. Information on how a complaint may be submitted to Fedgroup;
- ii. The Complaint Form that is required to be completed by a complainant;
- iii. A dedicated email address specifically for delivery of complaints;
- iv. The timelines set out for the handling of complaints;
- v. Any limitations related to Fedgroup's jurisdiction to handle complaints, such as the available Ombud Schemes;
- vi. Information in respect of Fedgroup's internal review and escalation process available; - The following statement is also included:
- vii. There is no financial charge for any complainant to make a complaint;
- viii. Complaints are welcomed, and all clients have a right to make a complaint if they feel aggrieved by any action or failure by Fedgroup to act.
- ix. Complaints are treated confidentially and there will be no adverse repercussions for a complainant;
- x. Complaints are valued by Fedgroup for their revelation of flawed internal processes and procedures, etc.

3. Responsiveness

Responsiveness requires proper training of employees, adequate resources, and constant review and improvement of the system.

3.1 Particular needs

We specially cater to the needs of our customers, and due consideration will be taken in terms of any specific needs.

All employees managing complaints are always ready to explain the complaint submission process to customers who have difficulty understanding written information, including those who have hearing, or visual impairment needs.

3.2 Vulnerable clients

We are aware that some people have greater difficulty in expressing a grievance or making a complaint. Various conditions could potentially make it difficult for complainants to make a complaint or to provide further information or response thereto.

We are flexible when dealing with complaints and our employees are alert to the needs of vulnerable clients and therefore show a readiness to deal with a guardian or a verified legal representative of the complainant where applicable.

3.3 Unreasonable behaviour

- i. Fedgroup's complaints handling training material contains a module to prepare and to train staff on some of the scenarios when dealing with difficult clients. Among the common problems are rude or aggressive conduct, obstinacy in communicating with complaint handling staff, exaggeration or dishonesty in explaining a complaint, unreasonable persistence with a complaint that has been investigated or closed, and demands that are unrealistic or disproportionate.
- ii. The failure by staff to act professionally when it comes to difficult customers, could lead to undeserved reputational damage as such customers often lash out against Fedgroup on social media platforms when their unreasonable demands are not met.

4. Efficiency

Our complaint handling system is efficient. Methods of dealing with complaints differ depending on the nature of the complaints. Complaints are handled in a way that is proportionate and appropriate to the complaint at hand.

- i. Fedgroup's complaints handling system provides for simple routine complaints to be resolved quickly on first contact with Fedgroup and will often not require the involvement of a team leader or line manager.
- ii. Complex or sensitive matters may take longer to resolve and may need specialist Complaints Handlers' attention.
- iii. Fedgroup's complaints handling system provides for all complaints to receive ongoing attention and be resolved as quickly and efficiently as possible, and to ensure that clients are satisfied and have confidence in Fedgroup;
- iv. A regular Complaints Committee meeting is convened each month with representatives from different departments for internal discussion of complaints received, including their nature, and progress;
- v. Unresolved complaints are escalated to Senior Management.
- vi. Fedgroup's complaints handling system makes provision for the initial assessment and allocation of complaints, responsibility within Fedgroup for ensuring complaint finalisation, the preparation of investigation plans, escalation of unresolved complaints, and review and monitoring of complaint handling.
- vii. Fedgroup's monitoring procedure ensures consistency and high standards.

5. Communication

- i. Our complaints processes and procedures are transparent, visible, and accessible through our channels.
- ii. All our communication with complainants is in plain language.
- iii. Our complaints processes and procedures ensure that clients are provided with a single point of contact for submitting complaints.
- iv. Fedgroup's complaints process and procedure provides the following disclosures to clients;
 - a. the type of information required from a complainant;
 - b. where, how, and to whom a complaint and related information must be submitted;
 - c. expected turnaround times in relation to complaints; and
 - d. any other relevant responsibilities of a complainant.
- v. Our complaints processes and procedures ensure within a reasonable time after receipt of a complaint acknowledge receipt thereof and promptly inform a complainant of the process to be followed in handling the complaint, including-

- a. contact details of the person or department that will be handling the complaint;
- b. indicative and, where applicable, prescribed timelines for addressing the complaint;
- c. details of the internal complaints escalation and review process if the complainant is not satisfied with the outcome of a complaint;
- d. details of escalation of complaints to the office of a relevant ombud and any applicable timeline; and
- e. details of the duties of the provider and rights of the complainant as set out in the rules applicable to the relevant ombud.
- vi. Our complaints processes and procedures ensure that complainants are kept adequately informed of-
 - a. the progress of their complaint, causes of any delay of a complaint, revised timelines, and Fedgroup's decision in response to the complaint.

COMPLAINTS MANAGEMENT PHILOSOPHY

Customer satisfaction is an integral part of Fedgroup's client-centred philosophy and culture, and we value client complaints from our customers as they provide us with the important insights that we need to enhance our service excellence to our clients and to ensure that we continuously provide them with world-class customer service experiences.

In accordance with global best-practice guidelines and standards, Fedgroup has adopted the following five pillars for effective complaint handling and resolution policy and procedures:

1. CULTURE

Fedgroup welcomes and values complaints and recognise that effective complaint handling will benefit its reputation and administration.

2. PRINCIPLES

Fedgroup's complaint handling system is founded on principles of:

- Fairness;
- Accessibility;
- Responsiveness;
- Efficiency; and
- Complaints handling is a core competency of Fedgroup's operations.

3. PEOPLE

Fedgroup's staff who handle complaints are skilled in their role and have a positive attitude when dealing with complainants. They are selected for that function and fully trained in the business operations of Fedgroup and in exemplary complaint handling practices.

4. PROCESS

The following seven stages of the complaint handling process are described in Fedgroup's internal procedures:

- Prompt acknowledgement of a complaint;
- Thorough assessment and assignment of priority to a complaint;
- Outlining and planning where investigation will be required;

- Resolving of factual issues and consideration of options for complaint resolution, through thorough investigation;
- Clear and informative communication and response to complainant;
- In the event where a complainant is not satisfied with the response, provision of internal review and escalation process must be offered together with external escalation options available.

5. ANALYSIS

Fedgroup's complaints information is recorded, scrutinised and analysed on an ongoing basis and deductions are used to better manage conduct risks, effect improved outcomes for clients and to prevent recurrences of poor outcomes and errors.

COMPLAINTS MANAGEMENT RESPONSIBILITIES FOR EMPLOYEES

Principles Underlying Fedgroup's Complaint Handling Staff

Skilled staff are essential for effective complaint handling. Responsibility for handling complaints is allocated to staff who are identified, well trained and supervised.

Recruitment

Fedgroup recruits people who have the right skills and attributes into complaint handling positions, with emphasis on the following types of persons:

- Warm and empathetic, who are able to respond to a diversity of people;
- Non-defensive, who can handle a complaint without being unduly protective of Fedgroup;
- Analytical, who can quickly recognise the core of the problem, weigh the evidence and arguments, and reach a logical conclusion;
- Unbiased, who avoid erroneous assumptions and consider the evidence objectively;
- Astute, who can set priorities for complaints, and they know when to escalate a complaint or allocate it to another officer;
- Creative, who are able to explore alternative ways of resolving a complaint;
- Decisive, who decides how best to resolve the problem and manage the complainant's expectations during the process;
- Firm, who are able to politely explain and maintain a position, both with the complainant and with colleagues;
- Resilient, who can respond professionally to complainants who are upset or angry, without taking criticism personally;
- Effective communicators, who are able to communicate effectively, whether orally or in writing, as this instils client confidence;
- Some complex or disputed complaints may require analytical and investigative skills or legal or specialist knowledge which some Complaints Handlers do not have, and in such a case, Fedgroup will temporarily employ a suitable or independent specialist, if necessary.

Ongoing training and learning

Fedgroup has resolved that complaint handling staff must be trained at multiple stages and in many ways:

- When first assigned to a position that involves complaint handling, a staff member will be trained on Fedgroup's Complaint Handling & Resolution Policy and Procedures, and this is supplemented by training that deals with specific challenges that arise in complaint handling, such as having an excellent telephone manner and good writing skills, having sound record keeping skills, initiative in dealing with difficult or unreasonable behaviour by a complainant, handling anonymous complaints, protecting the privacy of complainants and referring complaints to relevant Ombud schemes.

- Fedgroup ensures that complaints handling staff are knowledgeable in respect of all its business operations and that there are both formal and informal interaction between complaints staff, representatives and product administrators;
- Fedgroup's complaints handling staff are required to attend workshops in respect of complaints reports by established Ombudsman Schemes, in order to maintain a good understanding of those reports and the trends evolving therefrom;
- Fedgroup ensures that training of complaints handling staff is budgeted on an annual basis and the necessary resources allocated for productive staff development.

Supervision and feedback

Fedgroup has identified three factors that are considered to be important in designing supervision methodologies:

- The experience of the staff member:
 - New staff members would naturally need closer supervision and support than more experienced staff.
- The nature of the complaint:
 - Complaint issues that recur often, should be dealt with consistently, while those that are complex and unexpected may need more skilled handling.
- The complainant:
 - Complaints from vulnerable or clients displaying difficult behaviour may need special arrangements or closer oversight.
- Supervision of complaints handling staff by Fedgroup has the following objectives in mind:
 - Providing support to complaint handling staff;
 - Monitoring whether complaints are being handled correctly and remedies are being offered where appropriate;
 - Identifying trends and special concerns that arise from complaints management;
 - Measuring and providing complaints handling staff with feedback on their performance.
- Fedgroup recognises the need that staff should always feel free to approach a team leader, supervisor, or senior manager for assistance or guidance or to talk about the emotional demands that can arise in respect of complaints handling.

All Fedgroup staff

It is compulsory for all staff of Fedgroup, not only specialist to the complaints handling process, are able to advise clients on how to make a complaint, to cooperate with and set priorities for complaint investigations with Fedgroup, to accept feedback from the complaint handling business unit, and to implement any recommended changes to Fedgroup's systems and services.

ANNEXURE 2 - COMPLAINTS RESOLUTION PROCEDURE

1. CONFIDENTIALITY

The personal information of the complainant and any persons who are the subject of a complaint shall be kept confidential and only used for the purposes of addressing the complaint and any follow-up actions.

2. NO CHARGE

Complaints are received by Fedgroup and handled at no charge.

3. HOW AND WHERE TO SUBMIT A COMPLAINT

Complaints may be submitted as follows:

By email: complaints@fedgroup.co.za

On our website: www.fedgroup.co.za by completing a complaint form.

Or telephone: 011 305 2300

We encourage complaints to be submitted to us in writing. POPIA / personal information complaints must be submitted in writing.

4. EXPECTED TIME FRAME FOR RESPONSE

- All complaints will be acknowledged within 24 hours and assessed within 48 hours.
- Routine or non-complex complaints are required to be resolved within five working days of receipt, or not exceeding three weeks
- POPI complaints must be submitted to Fedgroup's Information Officer. Where this is received by any person other than the Information Officer, the person must ensure that the full details of the complaint reach the Information Officer within two working days. The Information Officer will respond to the complainant within seven working days of receipt of the complaint.
- Complex complaints are investigated within 30 days of receipt;
- Ongoing feedback is communicated to complainants on at least a weekly basis, during the complaint processing period;
- Response to complex complaints is required to be made within six weeks from the date of receipt of the complaint.

5. COMPLAINANT'S OBLIGATION

Once our complaints handling officer has resolved your complaint, and it is to your satisfaction, we request that you kindly **provide feedback** and confirm that you are satisfied with how the complaint was **resolved**.

6. ESCALATION AND REVIEW PROCESS

Should you not be satisfied with the outcome you may escalate the complaint to Fedgroup's Chief Executive Officer (CEO) or our Compliance Officers.

Your escalation must be made in writing, within 30 days of the initial outcome. Please specify the reasons for your disagreement with the outcome of your complaint.

By email to:

CEO: Grant Field

ceo@fedgroup.co.za

Copies to:

Compliance Officer:

compliance@fedgroup.co.za

7. EXPECTED TIME FRAME FOR RESPONSE TO ESCALATED COMPLAINTS

- Escalated complaints are required to be **acknowledged** within **24 hours**;
- Escalated complaints are required to be **reviewed** within **one week**;
- Escalated complaints must be **responded** to within **10 days**.

8. REJECTION OF COMPLAINT

Should your complaint be rejected by Fedgroup, our complaints handling officer will provide you with a clear decision and a thorough explanation of the reasons for the rejection as well as any further remedies available to you as a consumer of financial products and services.

9. UPHOLDING OF COMPLAINTS

In the event where your complaint is upheld and where we have committed to a compensation payment, we will ensure that such payment be settled within **10 working days** from the date that we have informed you of the outcome of the complaint, in your favour.

10. THE OFFICE OF THE FINANCIAL ADVISORY & INTERMEDIARY SERVICES (FAIS) OMBUD

In the event where Fedgroup has failed to address the complaint satisfactorily within six weeks and additional 10 days (in the event of internal review and escalation), from receipt thereof, or rejected the complaint, the complainant must be referred to the relevant Ombudsman available to the complainant within 6 months of the final response by Fedgroup.

11. SHOULD YOU FEEL AGGRIEVED BY ANY ACTION OR LACK OF ACTION BY FEDGROUP

You may approach the office of the FAIS Ombud:

www.faisombud.co.za

11th Floor, Menlyn Central Office Building, 125 Dallas Avenue, Waterkloof Glen, Pretoria, 0010

Telephone: 012 762 5000 / 0860 066 3274

Email address: info@faisombud.co.za

12. SHOULD YOU FEEL AGGRIEVED BY ANY ACTION OR LACK OF ACTION BY A LIFE INSURER

You may approach the office of the National Financial Scheme South Africa (NFO):

www.nfosa.co.za

NFO Cape Town

6th Floor Claremont Central Building, , 6 Vineyard Road, Claremont, 7700

NFO Johannesburg

110 Oxford Road, Houghton Estate, Johannesburg, Gauteng, 2198

Telephone: 086 080 0900

WhatsApp: 066 473 0157

Email address: info@nfosa.co.za

13. SHOULD YOU FEEL AGGRIEVED BY ANY ACTION OR LACK OF ACTION BY A PENSION FUND

You may approach the Pension Funds Adjudicator:

www.pfa.org.za

Physical address: 4th floor, Riverwalk Office Park, Block A, 41 Matroosberg Road, Ashlea Gardens, Pretoria, 0081

Telephone: 012 346 1738 / 086 066 2837

Email address: enquiries@pfa.org.za

14. SHOULD YOU FEEL AGGRIEVED WITH THE SUGGESTED REMEDIES REGARDING AN ALLEGED INTERFERENCE WITH THE PROTECTION OF PERSONAL INFORMATION ACT (POPIA):

You have the right to complain to the Information Regulator of South Africa:

Website: www.inforegulator.org.za

Physical Address: JD House, 27 Stiemens Street, Braamfontein, Johannesburg, 2001

Email: POPIAComplaints@informationregulator.org.za

PAIAComplaints@inforegulator.org.za.

15. SHOULD YOU FEEL AGGRIEVED BY ANY ACTION OR LACK OF ACTION BY A MANAGER OF A COLLECTIVE INVESTMENT SCHEME

You may approach the Registrar of Collective Investments Schemes:

Telephone: 011 428 – 8017

Email: kedibone.Dikokwe@fsc.co.za