

## **BRUVOS cc COMPLAINTS REGISTER**

We strive to resolve clients complaints in a manner which we believe is fair to our clients, our business and our staff.

We are also committed to :-

- . Ensuring that clients have full knowledge of the procedures established for internal resolution of their complaints, details of which will be given to them in writing.
- . Ensuring easy access to our complaints resolution facilities at any of our offices, or by way of post, telephone or electronic help desk support.
- . Employing and empowering properly trained people in our business to deal with complaints, as well as with the escalation of serious non-routine complaints.
- . Dealing with complaints in a timely and fair manner, with each complaint receiving proper consideration in a process that is managed appropriately and effectively.
- . Offering full and appropriate redress in all cases where a complaint is resolved in favour of a client-without delay.
- . Informing clients of their right to refer their complaints to the FAIS Ombud should a complaint not be resolved to their satisfaction within four weeks from the date on which the complaint is received.
- . Maintaining records of all complaints received for a period of 5 years, which will specify whether or not complaints were resolved.
  - Ensure the avoidance of occurrences giving rise to complaints and
  - Improve services and complaint systems and procedures where necessary.

### **Definition of complaint**

Complaint means a specific complaint relating to a financial service rendered to the client on or after the date of commencement of FAIS, alleging that we :

- . Contravened or failed to comply with a provision of FAIS and that, as a result, the client has suffered or is likely to suffer financial prejudice or damage.
- . Wilfully or negligently rendered a financial service to the client which has caused prejudice or damage to the client or which is likely to result in such prejudice or damage ; or
- . Treated the client unfairly

## Complaints procedure

Should the client have a complaint, the procedure must be lodged in writing.

We in turn will acknowledge receipt of the complaint in writing within five days of receipt and give the client the name (s) and contact details of the staff responsible for the resolution of the complaint.

If the complain can be resolved immediately, we will take the necessary action and advise the client accordingly. If complaint cannot be resolved immediately the client will be sent a written summary of the steps which will be taken and expected date that the complaint will be resolved.

If we are unable to resolve the complaint within 4 weeks of logging the complaint we will notify the client accordingly and advise the client his/her right to :

Proceed in terms of Rule 6(a) of the Rules on Proceedings of the Office of the Ombud for Financial Services Providers ( see Annex A. attached ) or seek legal redress in another form. The register will be up-dated with all developments / activities.

## Annexure A

Rule 6(a) and 6(b) of the Rules on Proceedings of the Office of the Ombud for Financial Services Providers.

- a) Where a complaint cannot in a reasonable time be addressed by the responding party (provider), the responding party must as soon as reasonably possible, send to the complaint a written acknowledgement of the complaint with contact references of the responding party.
- b) If within four weeks of receipt of a complaint the responding party has been unable to resolve the complaint to the satisfaction of the client, the responding party must inform the complainant.
  - i) The complaint may be referred to the Office (of the Ombud for Financial Services Providers ) if the complainant wishes to pursue the matter : and
  - ii) The complainant should do so within six months of receipt of such notification.

Our clients are extremely important to us and we will go to great lengths to provide them with the most proficient service and to avoid any complaints. However, should the necessity arise we have set out the relevant procedures.

All complaints can be addressed to the Complaints Department at

- Postal address - P O Box 92129 , Norwood , 2117
- E-mail - [bruvos@iafrica.com](mailto:bruvos@iafrica.com)
- Fax - (011) 887 –7780
- Physical address - 11 Third Ave Highlands North

## Annexure B

Complaints Process Flow to assist clients when lodging complaints.



