




Complaints Procedure

APPROVALS	TITLE	SIGNATURE/DATE	DATE
Prepared By:	Lorraine Greyling		31/08/2018

Purpose

- ✚ At Sasfin HRS Insurance Company Limited ("Sasfin HRS") each one of our customers are important to us, and we believe you have the right to fair, swift and courteous service at all times.
- ✚ We deal with all complaints in a serious manner and conduct a full investigation upon receipt of your complaint.
- ✚ We will deal with it promptly, effectively and in a positive manner.
- ✚ Where Sasfin HRS resolves a complaint in your favour, we shall ensure that a full and appropriate level of redress is offered to you without any delay

Scope

- ✓ This policy applies to all staff within Sasfin HRS

Definition of a complaint

Any expression of dissatisfaction, whether oral or written, and whether justified or not, from or on behalf of an eligible complainant about the firm's provision of, or failure to provide, a financial service'

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

(b) the financial institution or its service provider's maladministration or wilful or negligent action or failure to act, has caused the complainant harm, prejudice, distress or substantial inconvenience;

or

(c) the financial institution or its service provider has treated the complainant unfairly and regardless of whether such an expression of dissatisfaction is submitted together with or in relation to a customer query

“Reportable complaint”

means any complaint other than a complaint that has been –

- (a) upheld immediately by the person who initially received the complaint;
- (b) upheld within the financial institution’s ordinary processes for handling customer queries in relation to the type of agreement, product or service complained about, provided that such process does not take more than five business days to complete from the date the complaint is received
- or
- (c) submitted to or brought to the attention of the financial institution in such a manner that the financial institution does not have a reasonable opportunity to record such details of the complaint as may be prescribed in relation to reportable complaints

Complaint management process:

Once you have sent your complaint, with relevant supporting documentation, to our Compliance Officer at: andrew@ajlgroup.co.za and or our complaints email address: complaints@sasfinhrs.co.za

Or

By post: Mr Andrew Lobban The Compliance Officer Sasfin HRS Insurance Company Limited

P. O. Box 3610 Cramerview 2060

By telephone: (011) 840 6000

By fax: (011) 840 6001

By website: info@sasfinhrs.co.za

- ✓ We will acknowledge your complaint within five (5) working days of receipt thereof and will provide you with the names and contact details of the staff responsible for handling your complaint. We will log the date and contents of the complaint in our Complaints Register.
- ✓ We will promptly investigate your complaint to ascertain whether it can be resolved immediately. If it can, we shall take the necessary action and will advise you accordingly. If your complaint cannot be resolved immediately, we will send you a written summary of the steps to be taken to resolve it and the expected date of resolution.
- ✓ Once the resolution process has been finalised, we will communicate the outcome of the complaint to you in writing within six weeks of receipt of your complaint, informing you of the reasons for our decision and the facts informing the decision.
- ✓ If Sasfin HRS is unable to resolve your complaint within six weeks of logging the complaint in the Complaints Register, we shall notify you accordingly and advise you of your right to proceed in terms of Rule 6(a) and 6(b) of the Rules on Proceedings of the Office of the Ombudsman for Financial Services Providers.
- ✓ Should you feel unhappy with the manner in which Sasfin HRS has resolved your complaint, you may within six months lodge your complaint with the Ombud for Short-term Insurance, as follows:

Ombud for Short-term Insurance

Physical address: Sunnyside Office Park, 5th Floor, Building D 32 Princess of Wales Terrace, Parktown

Postal Address P O Box 32334 Braamfontein 201

Contact details:

Telephone: +27 (0) 11 726 8900

Fax: +27 (0) 11 726 5501

Email: info@osti.co.za Website: www.osti.co.za