



MJD RISK INSURANCE BROKERS CC

A member of the Financial Intermediaries Association of Southern Africa

COMPLAINTS POLICY

FSP LICENCE NUMBER 22113

We hereby confirm our commitment to:

1. Resolving complaints free of fees and any charges and in a manner which we believe will be fair to our clients, our business and staff.
2. Ensuring that clients have full knowledge of the procedures established for internal resolution of complaints, the details of which we will provide to them in writing.
3. Ensuring easy access to our complaints resolution facilities at our office, or by means of post, telephone, fax or electronic support.
4. Empowering properly trained staff in our business to handle complaints, as well as staff with the necessary expertise to deal with complaints of a serious nature.
5. Dealing with complaints in a timely and fair manner, with each complaint receiving due and proper consideration in a process that is managed appropriately and effectively.
6. Informing clients of their rights to refer complaints which have not been resolved to their satisfaction to the Ombud for Financial Services Providers and their recourse in terms of any other law.
7. Maintaining records of all complaints received for a period of five years which records will specify whether or not complaints were resolved.
8. Implementing follow-up procedures to ensure the avoidance of occurrences giving rise to complaints and to improve complaint systems and procedures when and where necessary.
9. Offering clients a full and appropriate redress in all cases where a complaint is resolved in favour of the client and to do so without undue delay.

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Company Reg no: 2005/089922/23 Vat no: 4810229080 FSP No: 22113

An authorised financial service provider



Financial Intermediaries Association
of Southern Africa

COMPLAINTS PROCEDURE

Complaints will be dealt with as follows:

1. Log the date and contents of the complaint in the Complaints Register.
2. If a complaint is not in writing the client must be asked to do so if possible. If not possible the contents must be reduced to writing by the designated staff and so recorded.
3. Acknowledge receipt of the complaint in writing within five working days of receipt and give the client the name(s) and contact details of the staff responsible for the consideration and resolution of the complaint.
4. Investigate the complaint to ascertain whether the complaint can be resolved immediately.
5. If the complaint can be resolved immediately, take the necessary action to advise the client accordingly.
6. If the complaint cannot be resolved immediately, send the client a written summary of the steps that will be taken to resolve the matter and the expected date of resolution thereof.
7. If the complaint cannot be resolved within six weeks of lodging the complaint in the Complaints Register, notify the client accordingly and advise the client of the right to:
 - (a) proceed in terms of Rule 6(a) and 6(b) of the Rules on Proceedings of the Office of the Ombud for Financial Service Providers (Annexure A - see below); or
 - (b) seek legal recourse in another forum of law.
8. Update the Complaints Register with all activities and details as the process progresses.

Annexure A

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

- (a) Where a complaint cannot within three weeks be addressed by the respondent, the respondent must as soon as reasonably possible after receipt of the complaint send to the complainant a written acknowledgement of the complaint with contact references of the respondent.
- (b) If within six weeks of receipt of the complaint the respondent has been unable to resolve the complaint to the satisfaction of the complainant, the respondent must inform the complainant that –
 - i. the complainant may be referred to the Office if the complainant wishes to pursue the matter; and
 - ii. the complainant should do so within six months of receipt of such notification.

Ombud for Financial Services Providers:

Name: The FAIS Ombud
Address: Celtis House
Eastwood Office Park
Ground Floor
Coner of Lizjohn and Lynnwood Road
Lynnwood Ridge
Pretoria
Postal address: PO Box 74571
Lynnwood Ridge
0040
Telephone: 012 470 9080
Fax: 012 348 3447
E-mail: info@faisombud.co.za
Website: www.faisombud.co.za

SPECIMEN COMPLAINTS REGISTER

The following fields is included in our complaints register:

Received: Date on which the complaint was received. The receipt period starts its calculations here.

Date captured: Date on which the complaint is captured.

Received from: The name and designation of the person that submitted the complaint. It may be a client or a representative of the client.

Product: The product involved if any.

Complaint reference number: The client's reference number linked to a Policy Number, if applicable.

Client surname and initials: The client who is making the complaint (not representative).

Complaint description/Type: Short summary of the complaint.

Captured by: Name of person who captured the complaint.

Responsible person: Name of person who will deal with and consider the complaint.

Activity update: Log all developments and movements.

Outcome of complaint: Summary of what decision was taken.

Date of final communication to client: Date of letter to client.

Learnings: Lessons learned from handling of this complaint.