

## COMPLAINT HAS TO BE IN WRITING

In order for a complaint to receive the attention that it deserves, we request that your complaint is submitted to us in writing to [complaints@totalrisksa.co.za](mailto:complaints@totalrisksa.co.za) or completed in the Complaints Section on the website [www.totalrisksa.co.za](http://www.totalrisksa.co.za). Alternatively, please ensure that where the complaint is delivered by hand or by any other means, that you retain proof of delivery.

## COMPLAINT HAS TO BE RELEVANT

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 pertains 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 5 working days. In instances where the complaint pertains to something not within our control, such as product information or investment performance, we will forward the complaint to the product provider concerned.

## PROCEDURES

**The following is a step-by-step guideline of how a complaint will be dealt with, once received by us:**

1. Complaints can be submitted via email to [complaints@totalrisksa.co.za](mailto:complaints@totalrisksa.co.za) or call us on (011) 372 1540.
2. The complaint will be lodged in our central complaints register on the same day that it is made and confirmation of receipt forwarded to you.
3. The complaint is immediately allocated to a trained and skilled person who specialises in that type of complaint.
4. The complaint will be investigated and we will revert to you with our findings within 5 working days.
5. In the event that you are not satisfied with our solution, you may refer the complaint to the Key Individual or the Chief Executive Officer (CEO) via email to [Geoff@totalrisksa.co.za](mailto:Geoff@totalrisksa.co.za) or [Frank@totalrisksa.co.za](mailto:Frank@totalrisksa.co.za) respectively or contact them on 011 372 1540. The Key Individual or CEO may amend the solution or confirm it. Please be informed that certain decisions may have to be approved by the Board or Management Committee. In such a case, we will communicate that fact to you, as well as the date on which a decision will be taken.
6. If, after having referred the complaint to the Key Individual or the CEO, you are still not satisfied with the outcome, we will regard the complaint as being unsatisfactorily resolved. In such a case, you may approach the Compliance Officer, ISS Compliance (Pty) Ltd, who is contactable on tel: +27 11 064 1672 and +27 31 832 0300 or email [compliance@nfsgroup.co.za](mailto:compliance@nfsgroup.co.za)
7. If, after having referred your complaint to the Compliance Officer, you are still not satisfied with the outcome, you may approach the FAIS Ombud for complaints relating to services received from the administrator and any product related complaints can be submitted to the OSTI Ombud.
8. You must, if you wish to refer a matter to the Ombud, do so within a period of six months.
9. Contact details for the Ombuds are as follows:

### FAIS Ombud (Physical Address):

125 Dallas Avenue,  
Menlyn Central,  
Waterkloof Glen,  
Pretoria, 0010

### (Postal Address):

FAIS Ombud  
P.O. BOX 74571,  
Lynwood Ridge, 0040  
Tel: +27 12 762 5000  
[www.faisombud.co.za](http://www.faisombud.co.za)

Ombudsman for Short-Term  
Insurance (OSTI)  
P.O. BOX 32334,  
Braamfontein, 2017  
Tel: +27 11 726 8900  
Fax: +27 11 726 5501  
[www.osti.co.za](http://www.osti.co.za)