

# **Complaints Resolution**

# PROCEDURES FOR THE RESOLUTION OF COMPLAINTS

#### What Ben Sure Consultants considers as a complaint:

Complaint means a specific complaint relating to a financial service rendered by a financial services provider or representative to the complainant on or after the date of commencement of the FAIS Act and in which complaint it is alleged that the provider or representative:

- has contravened or failed to comply with a provision of this Act and that as a result thereof the complainant has suffered or is likely to suffer financial prejudice or damage;
- has willfully or negligently rendered financial service to the complainant which has caused prejudice or damage to the complainant or is likely to result in such prejudice or damage; or
- has treated the complainant unfairly.

#### Client's right:

Any client of Ben Sure Consultants has the right to complain and Ben Sure Consultants will acknowledge and investigate the complaint.

Any client of Ben Sure Consultants has the right to lodge a complaint to the Ombudsman of the Financial Service Board if the client is not satisfied with the way Ben Sure Consultants handled the complaint or with the answer provided.

#### How to complain:

Your complaint must be submitted in writing to the Ben Sure Consultants office via fax number (086) 5270185, or email to <u>info@bensure.com</u>, or posted to 59 Akkerboom Str, Zwartkop, Centurion, 0157

Please ensure that your complaint contains the following information to assist us in handling your complaint as quickly as possible:

- Full details of your complaint in writing including any information such as persons names who you have spoken to and the date,
- Your updated contact details, policy number, postal address and contact information
- Copies of any relevant documentation such as emails, faxes or letters sent.

### Complaint procedure:

- Ben Sure Consultants will acknowledge your complaint in writing and supply you with a reference number.
- An investigator will be appointed and your complaint should be answered within 7 working days.
- You will be notified in writing if the complaint is complex and the agreed time could not be met and a new date will be provided to you.
- Your complaint will be answered in writing.
- If you are not satisfied with the handling of your complaint by the investigator appointed by Ben Sure Consultants, feel free to contact Ben Sure Consultants Key Individual at the following contact information: Benito Oosthuizen, email <u>benito@bensure.com</u>, Office No (012) 6632056, Cell (082) 5521805
- You can complain to the Office of the Ombudsman of the Financial Services Board at PO Box 35655, Menlo Park, 0102, Telephone No: (012) 428 8000 and Facsimile No: (012) 347 0221 if you are not satisfied with the answer provided by Ben Sure Consultants.

## Ben Sure Consultants' commitment to the resolution of complaints:

- Ben Sure Consultants is committed to resolve any complaint to the satisfaction of all parties and is committed to always being fair to the client.
- Ben Sure Consultants will be open and honest and will with each complaint review its administrative processes to see if any process can be improved after a complaint.
- Ben Sure Consultants is committed to provide training to any employee or representative involved in complaints so as to improve our level of service to our clients.
- Ben Sure Consultants is committed to adhere to the time span stated in the policy.
- Ben Sure Consultants is committed to acknowledge receipt of any complaint by providing a reference number, confirm the registration in writing as well as the person responsible for investigating the complaint.
- Ben Sure Consultants will inform the client in writing should any problem occur where Ben Sure Consultants cannot meet the time frame.
- Ben Sure Consultants will always act in a timely manner on complaints received from any party.

59 Akkerboom st · Zwartkop · Centurion · 0157 Tel: 012 663 20 56 · Fax: 012 663 20 56 ·