
Complaint resolution procedure

It's all about our clients

A complaint is an opportunity to communicate with you, our client. We would like to know about your dissatisfaction so that we can resolve it. Client satisfaction is our concern.

What is a complaint?

It is any expression of dissatisfaction about our products or services. If you are unhappy with our service or product, please tell us. Your feedback is very important to us and we appreciate the fact that you are prepared to use your valuable time to tell us. We take all complaints seriously and commit to attend to them as quickly as possible.

Our commitment

We make it easy for you to submit a complaint, and we will as soon as practically possible:

- acknowledge receipt of complaints in writing;
- record complaints properly;
- refer complaints to appropriate persons for investigation and consideration;
- investigate and consider complaints properly;
- inform you of the results, and of the reasons where the outcome is not in your favour;
- offer redress where the outcome is in your favour;
- inform you of further steps you may take if you are not satisfied with the outcome.

What to do

Kindly let us know as soon as possible of any dissatisfaction with any of our products or services, through one of the following channels:

- on-line assupol.co.za → click *Contact Us* → click *Complaints/Compliments*
- e-mail complaints@assupol.co.za
- phone 012 366 3700 or 0861 BELONG (235 664) from 07:30 to 16:00
- fax 087 230 5669 or 012 366 3500
- post Complaints manager, PO Box 35900, Menlo Park, Pretoria 0102
- in person visit us at any of our offices countrywide

Where possible, your complaint should be in writing. Please give all relevant information:

- your full names, ID and contact details
- your policy number
- your complaint and what you want us to do.

What we will do

We will attend to your complaint as quickly and fairly as possible. If we find that it is more complicated, we will keep you updated while we work on it. We will:

- **Within 1 working day:** provide you with a complaint reference number and the contact detail of our complaints department that will be handling the complaint. We will let you know of any additional information needed to resolve your complaint.

If the complaint is more complicated, we will:

- **Within 7 working days:** investigate the complaint and do our very best to resolve it in a fair manner and provide you with feedback, or

- **After 7 working days:** (in cases where further information, assessment or investigation is required) inform you and try to resolve your complaint within 20 working days. We will keep you updated on a regular basis, at least every 7 days. You will know exactly who your complaint liaison is.
- Within the legislated time limit: Some complaints may be rather complex and involve many issues. In such cases, if we aren't able to resolve the matter within 7 working days, we will do so within the time frame stipulated in the relevant legislation (which is generally 6 weeks).
- If our decision is not in your favour, we will inform you that you have the right to refer your complaint to the complaint manager for review, or to the relevant ombudsman.
- Once we have dealt with your complaint we will learn from the experience and improve our offering to you where possible.

If you are not happy with the way your complaint has been dealt with

Despite our best efforts, it is possible that you may not be happy with the manner in which your complaint has been dealt with. Let us know if you feel that we have been unreasonable or unfair in any way. Simply ask your complaints liaison to get one or more of our managers to review your complaint, and he/she will make arrangements for you.

If you think it's necessary, or where we have not been able to resolve your complaint in the time frame stipulated in the relevant legislation (6 weeks from receipt of your complaint), you can take your concerns to the relevant ombudsman or adjudicator. However, please allow us to investigate and reply to your complaint first, before approaching the ombudsman. They are independent bodies set up to consider complaints between clients and financial services companies that haven't been able to resolve them effectively.

Ombudsman for long-term insurance – about an aspect of your policy

Telephone 021 657 5000
Fax 021 674 0951
Postal address Private Bag X45, Claremont, Cape Town, 7735
E-mail info@ombud.co.za
Website ombud.co.za

Fais Ombud – about the conduct of the intermediary who assisted you

Telephone 012 470 9080
Fax 012 348 3447
Postal Address PO Box 74571, Lynnwood Ridge, Pretoria, 0040
E-mail complaints@faisombud.co.za
Website faisombud.co.za

Pension Funds Adjudicator – about an aspect of your retirement annuity policy

Telephone 012 346 1738
Fax 086 693 7472
Postal address PO Box 580, Menlyn, Pretoria, 0063
E-mail enquiries@pfa.org.za
Website pfa.org.za