



COMPLAINTS  
POLICY



(FAIS) ACT  
POLICY



# POLICY CONSIDERATIONS

## Purpose of this Policy

- 1** Protect clients' interests by ensuring that they are given the highest standard of service in resolving complaints
- 2** Provide clients with a clear process for managing any complaints they may have.
- 3** Ensure that when a complaint is received, it is managed, recorded, and responded to within the required regulatory timeline.
- 4** Show our commitment to resolving our clients' complaints in a fair and ethical manner.

## WHY WE HAVE THIS POLICY

1. This policy ensures our clients' interests are protected, and that the company is compliant with the law.
2. Auto F and I is an authorised financial services provider (FSP) in terms of the Financial Advisory and Intermediary Services Act (FAIS).
3. We are required, in terms of the FAIS General Code of Conduct, to maintain and manage an internal complaints resolution system and have procedures to ensure complaints are resolved.
4. We have a responsibility to conduct ourselves with integrity, fairness, and dignity and to act in an ethical manner in all our dealings with the public, clients, and other industry participants.

## EMPLOYEE REQUIREMENTS

1. Employees should be aware of the company's complaints policy and process, so that compliance is ensured and so that it may be communicated to clients when required.
2. The responsibility lies with the employee to address any questions about this policy with their line manager.

## Auto F and I will:

1. Create awareness of this policy during the induction process for new staff and via alternative communication for existing staff.
2. Provide employees with support to answer any questions about the policy or its application.
3. Ensure that the policy is an integral part of the way the company operates and conducts business. Compliance with the code will be monitored.
4. Update this policy from time to time, as required.

## Consequences of Non-compliance

Breach of this policy is a serious offence and any violations of the principles/guidelines/rules set out in this policy could lead to immediate disciplinary action.

### COMPLAINTS

Ensure that when a complaint is received, it is managed, recorded, and responded to within the required regulatory timeline.

## EMPLOYEE REQUIREMENTS:

1

Inform your manager of any complaints received from the public, clients, customers, employees, service providers, and regulators as soon as you become aware of them.

2

Deal with all complaints in an ethical and professional manner to protect the company's name and reputation.

3

Resolve the complained issue in a timeous manner and keep the complainant regularly updated throughout the resolution process.

4

If a client wishes to make a formal complaint, provide them with a copy of this policy so that they can follow the required process.



## FORMAL COMPLAINTS PROCESS

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- 1 • Clients must submit their complaint in writing to [complaints@auto-sure.net](mailto:complaints@auto-sure.net)
- 2 • Auto F and I will provide the complainant with a written response within 3 business days.
- 3 • Where the complaint is against Auto F and I, all complaints will be lodged in a complaints register. Where the complaint pertains to something that is the responsibility of a 3rd party, Auto F and I will forward the complaint to the 3rd party concerned and we will assist with the resolution thereof and keep the complainant regularly updated.
- 4 • If you are not satisfied with the response, you may escalate the complaint to the Operations Manager, Gerda le Roux, who will respond within 14 business days thereafter.
  - Contact details:  
[gerda@auto-sure.net](mailto:gerda@auto-sure.net)
- 5 • If after having referred the complaint to the Operations Manager and the complainant is still not satisfied with the outcome, they may approach the office of the Ombud for Financial Services Providers or take other steps as may be advised by legal representatives.

# REFERRAL OF COMPLAINTS TO THE OFFICE OF THE OMBUD

The referral to the office of the Ombud must be done in accordance with the provisions of Section 21 of the FAIS Act and the rules promulgated in terms of that section.

In instances where we have not been able to arrive at a resolution within six weeks of the complaint being lodged, the matter may automatically be referred to the Ombud.

All complaints referred to the Ombud must be done within a period of six months of the original complaint being lodged with the company.

The Ombud will not adjudicate in matters exceeding a value of R 800 000.00.

## **The Ombud may be contacted at the following address:**

### **Physical Address:**

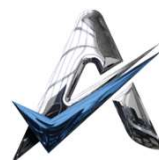
Sussex Office Park  
Ground Floor  
Block B  
473 Lynnwood Road,  
Cnr Lynnwood Road and Sussex Avenue  
Pretoria  
0081

### **Postal address:**

P.O Box 74571  
Lynnwood Ridge  
0040



**Chief Executive Officer**  
David Horner



**Operations Manager**  
Gerda le Roux