

One Risk Africa (PTY) Ltd

Complaints Policy

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1. OUR COMMITMENT

One Risk Africa (Pty) Ltd (ORA) is committed to providing an exceptional and professional service and therefore also value your feedback as it allows us to continuously improve our service and processes, and affords us the opportunity to change bad experiences into positive ones.

To this end a Complaints Resolution Process and System has been developed and this document has been created to assist clients who wish to lodge a Financial Advisory & Intermediary Services (FAIS) complaint.

2. DEFINITION OF A FAIS COMPLAINT

A complaint in terms of the FAIS Act refers to a situation where you feel that the service rendered by ORA or one of our representatives has:

- contravened or failed to comply with a provision of the FAIS Act and that, as a result, you have suffered financial prejudice or damage;
- willfully or negligently rendered a financial service to you which caused prejudice or damage to the client or which is likely to result in such prejudice or damage; or
- treated you unfairly.

3. LODGING YOUR COMPLAINT

Please lodge your complaint in writing to our CEO, Mr. Rudo van Niekerk, who can be contact at our postal address of P.O. Box 130, Cramerview, 2060 or via email at rudo@oneriskafrica.com.

The complaint should contain sufficient details including:

- the client details and the policy, account or member numbers that relate to the complaint;
- specific details about the nature of the complaint e.g. facts, dates and supporting documentation (i.e. letters, quotations, previous correspondence etc.) to enable us to deal with the complaint quickly and fairly;
- proof of any losses sustained;
- the solution / remedial action you believe is required to resolve the complaint.

4. ONCE THE COMPLAINT IS MADE

We will acknowledge receipt of the complaint in writing with 5 (five) business days of receiving the complaint.

We will also investigate the complaint to ascertain whether the complaint can be resolved immediately:

- If the complaint can be resolved immediately, we will take the necessary action and advise you accordingly. This will be done within 15 business days.
- If the complaint cannot be resolved within the 15 days mentioned above, we will send you a written summary of the steps to be taken to resolve the matter and the expected date of resolution.

We will keep record of the complaint and maintain a full record of each complaint received. This record as well as all subsequent correspondence, will be kept for 5 years as prescribed by relevant legislation.

5. UNRESOLVED COMPLAINTS

As required by legislation, we will attempt to resolve the complaint within a reasonable time.

In event that the complaint remains unresolved after 6 weeks, we will advise you in writing of the reasons why the complaint could not be resolved.

If it cannot be resolved, or perhaps has not been resolved to your satisfaction, you will be advised that you may refer the matter to the FAIS Ombud, and the contact details for the FAIS Ombud will be provided. In the event that you avail yourself of this option you should do so within 6 months.