



HOLDINGS (PTY) LTD

COMPLAINTS PROCEDURE COMMUNICATION

for

AUTOPLEX

and all

its subsidiaries

(Hereinafter referred to as AUTOPLEX)

(Registration number: 2016/481641/07)

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Policy Owner	Graham Joseph
Responsible Business Unit	Autoplex Group and subsidiaries

1. SCOPE

This procedure document will apply to SA Underwriting Agencies (Pty) Ltd (FSP number 281), Paladin Underwriting Managers (Pty) Ltd – (FSP number 5069) and African Motor Underwriters (Pty) Ltd (FSP Number 1041). For the purposes of this document, they will be referred to as the Entities.

2. PURPOSE OF THIS DOCUMENT

- 2.1. The Entities are authorised Financial Services Provider, and as such they have certain specific duties towards our valued clients. One of these duties is the establishment of a formal complaint management and resolution framework, which will enable the client to exercise his / her rights as provided for in the Financial Advisory and Intermediary Services Act.
- 2.2. The purpose of this document is to inform the client of the procedure which will be followed to provide a resolution for the complaint that he / she have submitted.

3. COMPLAINT MUST BE RELEVANT

- 3.1. In terms of the FAIS Act, a “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 this Act, and in which complaint it is alleged that the provider or representative –
 - 3.1.1. 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.
 - 3.1.2. has wilfully or negligently rendered a financial service to the complainant which has caused prejudice or damage to the complainant, or which is likely to result in such prejudice or damage; or
 - 3.1.3. has treated the complainant unfairly.
- 3.2. The financial services environment is complex. We will endeavour to address all reasonable requests from our clients but may also refer the complainant to a more appropriate facility. Where the complaint relates 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 seven working days.
- 3.3. In instances where the complaint relates to any matter that is not within our control, such as product information or investment performance, we will forward the complaint to the product supplier concerned.
- 3.4. Please be advised that we reserve the right to take legal action against and/or recover costs or damages that we may suffer because of clients making frivolous, vexatious, or unreasonable claims.

4. PROCEDURE

- 4.1. Our internal complaints resolution process is intended to provide for the fair and effective resolution of complaints.
- 4.2. The time periods set out in this procedure will be adhered to as strictly as possible but may be varied if necessary.
- 4.3. The following step by step guideline sets out the procedures we will adopt and demonstrates how a complaint will be dealt with, once received by us:
 - 4.3.1. The complaint and all communications in connection with the complaint must be in writing. All verbal communications made in connection with the complaint must be confirmed in writing within **three days** of the communication.
 - 4.3.2. Please indicate the following information:
 - Your name, surname and contact details.
 - A complete description of your complaint and the date on which the financial service which led to your complaint was rendered.
 - The name of the person who furnished the financial advice or rendered the intermediary service that led to your complaint; and
 - How you would prefer to receive future communications regarding your complaint (i.e. via fax or e-mail).
 - 4.3.3. The complaint will be entered into the applicable Complaints Register on the same day that it is made and written confirmation of receipt will be forwarded to the complainant. The Entity will keep record of the complaint and maintain such record for 5 years as required by legislation. Please take into consideration that the method of communication chosen by the complainant will determine how quickly the Entity will respond to the complaint.
 - 4.3.4. The complaint will immediately be brought to the attention of the relevant Manager in charge for allocation to a trained and skilled person who is able to properly respond to your complaint.
 - 4.3.5. The complaint will be investigated, and the Entity will revert to the complainant with our preliminary findings **as soon as possible** but **within 7 (seven) working days** from the date of receipt of the complaint. In all instances we will advise you of the reasons for our decisions.
 - 4.3.6. The preliminary findings will be discussed with all internal parties concerned, and a proposed solution will be communicated to you **as soon as possible** but **within a further 7 (seven) working days**. In all instances we will advise you of the reasons for our decisions.

- 4.3.7. Please be informed that certain decisions may have to be approved by the management committee of Autoplex. In such a case we will communicate that fact to the complainant, as well as the date on which a decision relating the complaint will be taken.
- 4.3.8. If the complainant is not satisfied with the Entity's solution, the complainant may refer the complaint directly with the Insurer (Centriq Insurance Company LTD). The Insurer may amend the solution or confirm it.
- 4.3.9. If, after having referred the complaint to the Insurer, the complainant is still not satisfied with the outcome, the Entity will regard the complaint as being unsatisfactorily resolved. In such a case, the complainant may approach the office of the Ombud for Financial Services Providers or the National Financial Ombud Scheme or take such other steps as may be advised by legal representatives.
- 4.3.10. The Ombud for Financial Services Providers is appointed by the Financial Services Conduct Authority (the "FSCA") to act as an adjudicator in disputes between clients and financial services providers. The referral to the offices of the Ombud must be done in accordance with the provisions of section 27 of the Financial Advisory and Intermediary Services Act 2002 and the rules promulgated in terms of that section.
- 4.3.11. In instances where we have not been able to arrive at a resolution **within 6 (six) weeks** after you have submitted your complaint, the matter can be referred to the Ombud. The Ombud acts independently and objectively and has jurisdiction in respect of complaints relating to advice or intermediary services, which has arisen after 15 November 2002.
- 4.3.12. You must, if you wish to refer the matter to the Ombud for Financial Services Providers, do so **within 6 (six) months** from the date of the notice in which we inform you that we are unable to resolve your complaint to your satisfaction.

5. The Insurer may be contacted at the following address:

Physical Address:

Centriq Insurance Company LTD
The Oval, Second floor West Wing
Wanderers Office Park
52 Corlett Drive
Illovo
2116

Telephone: +27 11 268 6490

Facsimile: +27 11 268 6495

Postal Address: P.O. Box 55674 Northlands, 2116

E-Mail Address: faiscomplaints@centriq.co.za / complaints@centriq.co.za

Website: www.centriq.co.za

6. The Ombud for Financial Services Providers may be contacted at his offices in Pretoria at the following address:

Physical Address:

125 Dallas Avenue Menlyn Central

Waterkloof Glen

Pretoria

0010

Telephone: +27 12 762 5000 / 086 066 3274

Postal Address: P.O. Box 41, Menlyn Park, 0063

E-mail Address: info@faisombud.co.za

Website: www.faisombud.co.za

7. The Ombud for Short Term Insurance may be contacted at his offices in Johannesburg at the following address:

Physical Address:

110 Oxford Road

Houghton Estate

Johannesburg

2198

Telephone: Share Call: 0860 800 900

Facsimile: 086 575 7000

Postal Address: PO Box: 32334 Braamfontein, 2017

E-mail Address: info@nfosa.co.za

Website: www.nfosa.co.za