

COMPLAINTS POLICY

BetterSure Financial Consultants (Pty) Limited,
FSP No. 24015

And

BetterSure Insurance Brokers (Pty) Limited,
FSP No. 41839

Introduction and the purpose of this policy

As an authorised financial services provider (FSP), in line with the FAIS Act (Financial Advisory and Intermediary Services Act) and the General Code of Conduct, we have established a complaints management framework in order to ensure the effective and transparent resolution of complaints and the fair treatment of our clients and/or persons who are dissatisfied with our service, staff or the products we offer.

This document explains the procedure should you wish to complain about any of the services rendered by our business or any of our representatives and sets out the process that we will follow in order to resolve your complaint.

How to submit a complaint

Wherever possible please submit your complaint to us in writing. It can be submitted either by hand, post or via email to the contact details that appear below. The complaint should contain adequate detail regarding the following, to enable us to deal with the complaint promptly and fairly, and allow for a swift response:

- The full name, ID number (or registration number) and contact details of the complainant.
- If the complainant is not the client or policyholder, the full name, ID number (or registration number) and contact details of the client.
- Policy/claim number.
- Specific details about the nature of the complaint, including the necessary facts, dates and supporting documentation where applicable.

Our responsibility

- We will acknowledge receipt of your complaint in writing as soon as possible after it has been received.
- The complaint will then be allocated to the appropriate department and staff member to investigate and ensure your complaint receives proper consideration.
- You will be informed of the person assigned to handle your complaint, as well as the expected turnaround times and ongoing progress updates in relation to your complaint.
- We have the appropriate management controls in place to ensure the consideration process is effectively controlled and supervised, and that complaints can be escalated and reviewed internally.
- We will inform you of the results of the consideration.
- Where the complaint is resolved in the favour of the complainant, we will offer a full redress to the complainant in a prompt manner.
- If the outcome is not favourable to the complainant, we will provide full written reasons for our decision, as well as further steps which are available to the complainant.
- As required by legislation we will keep and maintain record of the complaint for five (5) years.

If the complaint is not resolved to the complainant's satisfaction

If the outcome of the complaint is unfavourable to the client, or is not resolved to the complainant's satisfaction, you then have the following recourse:

- Refer the matter to the FAIS Ombud within six (6) months of notification that the complaint could not be resolved in your favour, or within six (6) months of our failure to deal with the complaint,
- Refer the matter to The National Financial Ombud Scheme South Africa NPC (the NFO).

Please feel free to contact us if you have any queries or need any assistance.

Important Contact Details

BetterSure Financial Consultants (Pty) Ltd

Postal address: The Wedge, 43 Garsfontein Road, Waterkloof, Pretoria, 0081

Physical address: The Wedge, 43 Garsfontein Road, Waterkloof, Pretoria, 0081

Tel: 086 124 9294

Email: complaints@bettersure.co.za

Website: www.bettersure.co.za

BetterSure Insurance Brokers (Pty) Ltd

Postal address: The Wedge, 43 Garsfontein Road, Waterkloof, Pretoria, 0081

Physical address: The Wedge, 43 Garsfontein Road, Waterkloof, Pretoria, 0081

Tel: 086 124 9294

Email: complaints@bettersure.co.za

Website: www.bettersure.co.za

The National Financial Ombud Scheme South Africa NPC (the NFO)

Telephone number: 0860 800 900

Email address: info@nfosa.co.za

WhatsApp: 066 473 0157

Website: <https://nfosa.co.za/contact-us/>.

The FAIS Ombud

The FAIS Ombud is independent and impartial and deals with disputes that arise out of the provision of advice as dealt with by the FAIS Act, for example, the way a policy was sold or how a service was provided. If your complaint is not resolved to your satisfaction or if we failed to timeously respond to your complaint, you may submit your complaint to the FAIS Ombud.

FAIS Ombud

Telephone number: 012 762 5000

P O Box 41

Email address: info@faisombud.co.za

Menlyn Park

Website: <https://www.faisombud.co.za>

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The Financial Sector Conduct Authority

The Financial Sector Conduct Authority is the market conduct regulator of financial institutions that provide financial products and financial services.

Financial Sector Conduct Authority (FSCA)

P O Box 35655

Menlo Park

0102

Telephone number: 012 428 8000

Email address: enquiries@fsc.co.za