



LIFESTYLE  
BROKERS No 1

## COMPLAINTS POLICY MANUAL

<b>Version</b>	<b>1</b>
<b>Publishing Date</b>	<b>January 2021</b>
<b>Last Review Date</b>	
<b>Frequency of Review</b>	<b>Annually</b>
<b>Next Review Date</b>	<b>January 2022</b>
<b>Policy Owner</b>	<b>Heinrich von Brandis</b>

Your Lifestyle Team.

Ruimsig Country Office Park A4, 129 Hole In One Drive, Ruimsig, Roodepoort, 1724  
Authorised Financial Services Provider – FSP Number 41764

Tel. – (011) 662 – 1742 | Direct Fax 2 email – (086) 681 7704 | E-mail - info@lifestylegroup.co.za

## 1. DEFINITIONS

### 1.1. Complaint means –

a specific complaint relating to a financial service rendered by an FSP or representative to the Complainant on or after the date of commencement of this Act, and in which complaint it is alleged that the FSP or representative –

- a. 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;
- b. 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
- c. has treated the complainant unfairly.

### 1.2. Complainant means –

A specific client who submits a complaint to the FSP.

## 2. PRINCIPLES OF THE INTERNAL COMPLAINT RESOLUTION SYSTEM

**LIFESTYLE BROKERS NO. 1** is committed to ensuring the best possible service to all our clients. In the unlikely scenario where we have not fulfilled this commitment to you, our valued client, and there arises a need for you to submit a complaint, as defined in Section 1, we commit to the handle the matter taking due consideration of the following:

### 2.1. We will always request that you submit your complaint to us in writing, and attach and associated documentation to the complaint. You may submit your complaint to us in any of the following ways:

**Email address:** info@lifestylegroup.co.za

**Postal address:** PO Box 2213, Ruimsig, 1732

**Physical address:** Ruimsig Country Office Park A4, 129 Hole-in-One Road, Ruimsig, 1724

### 2.2. On receiving your complaint, we will acknowledge receipt thereof, and reply with contact details of the person who will managing the process in our offices.

### 2.3. We will further record such receipt of complaint in our Complaints Register. It is our duty to maintain a record of these complaints for a minimum period of five (5) years from date of resolution. **LIFESTYLE BROKERS NO. 1** maintains electronic record of all documents, and in accordance with our back-up procedures, these documents are stored in a manner which is safe from destruction.

- 2.4. We commit to ensuring that your complaint receives proper consideration, is investigated promptly and is handled in a timely and fair manner; furthermore, we have adequate manpower and resources available to fulfil this obligation.
- 2.5. Our Key Individual, **Heinrich von Brandis**, has the knowledge, skill and expertise to manage the complaints process and ensure fair handling of the complaint, as well as complete and thorough investigation into the matter.
- 2.6. Where a complaint is being managed by someone other than the Key Individual, the Key Individual will provide oversight into the process to ensure commitment to the principles outlined in this policy.
- 2.7. We will make use of any resources available to us during the investigation, including documentation you provide to us, records we have on file for you and information that the product supplier has in its possession.
- 2.8. We have ensured that all our staff are trained on the procedure to follow, when handling a complaint, as set out in this policy, which is aligned to the provisions of the FAIS Act, the General Code of Conduct, and the Rules of the Ombuds Office.
- 2.9. As such we have a procedure on how routine complaints are managed as well as escalation through the correct channels for non-routine and serious complaints.
- 2.10. Following the resolution of any complaint received, we further commit to ensuring that we improve levels of service, and rectify procedures to avoid similar complaints arising.
- 2.11. If for any reason the complaint is not resolved to your satisfaction, within six (6) weeks of your date of submission of the complaint to our offices, we will provide you with alternate avenues that are available to you, in terms of the FAIS Act, as well as any other law.
- 2.12. In such case, you are entitled to refer your complaint to the FAIS Ombud, within six (6) months of the final response and decision made by us, whose contact details are as follows:

Physical address: Kasteel Park Office Park, Orange Building, 2nd Floor, 546 Jochemus Street, Erasmus Kloof, Pretoria, 0048

Postal address: PO Box 74571, Lynnwood Ridge, 0040

Contact number: 012 762 5000 / 012 470 9080

Fax number: 012 348 3447 / 012 470 9097 / 086 764 1422

Email address: [info@faisombud.co.za](mailto:info@faisombud.co.za)

Website: [www.faisombud.co.za](http://www.faisombud.co.za)

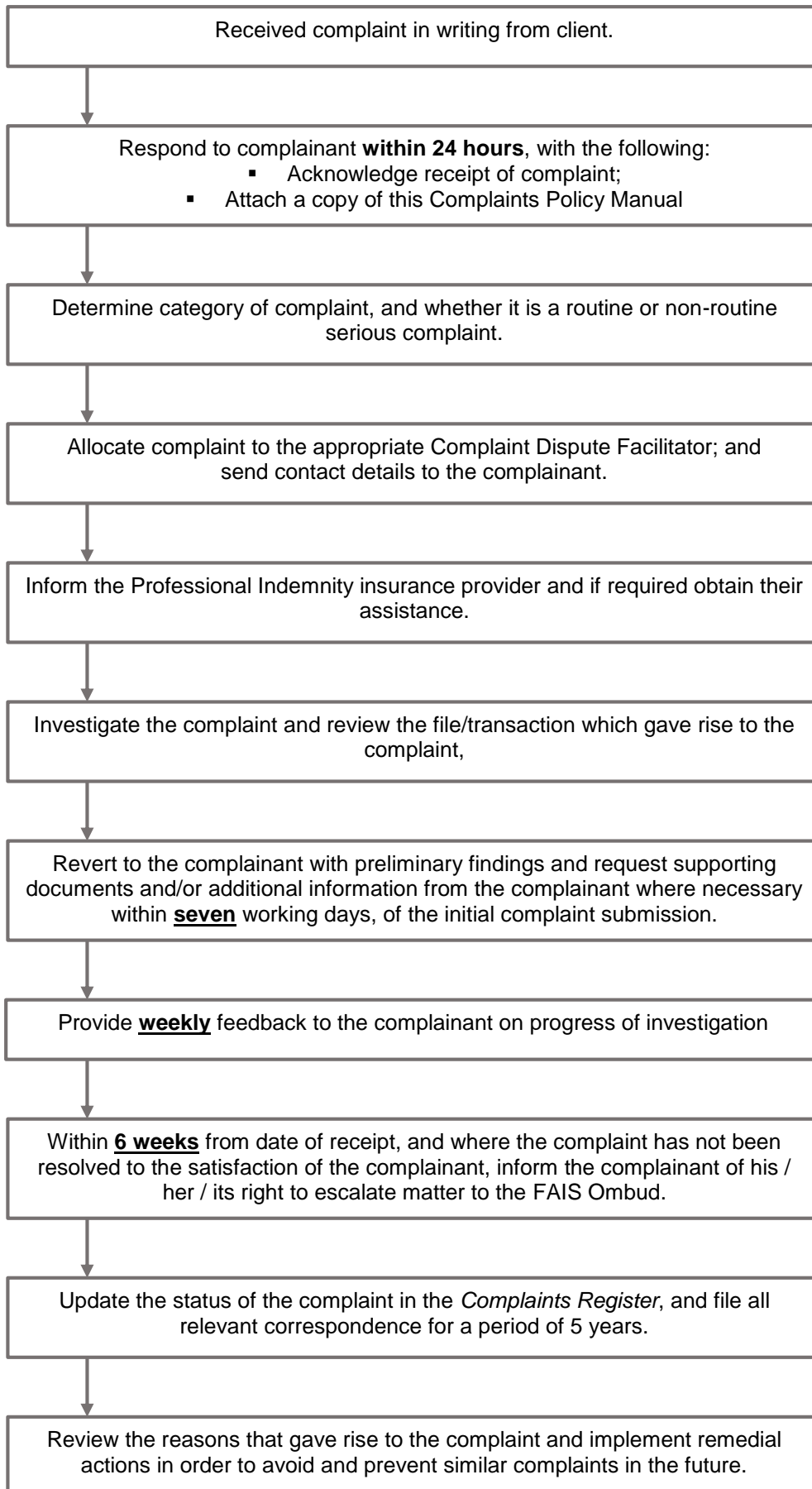
- 2.13. Please note, the FAIS Ombud's office is not be considered those of a professional legal adviser, and are confined to investigate and determine on a matter in only as far as the FAIS Act and the Rules of the Ombud's Office allows.
- 2.14. As a client, you are entitled to use the FAIS Ombud's office, at no cost to you, or to engage professional legal services; however, you may not simultaneously engage both services.
- 2.15. You may refer any matter to the FAIS Ombud, where the monetary amount being disputed does not exceed R800 000-00, unless we have as the FSP has agreed in writing to the FAIS Ombud's office for the amount to be exceeded, or you have abandoned any amount in excess of R800 000-00.
- 2.16. Where you have made the decision to refer the matter to the FAIS Ombud, we ensure our full co-operation to the requirements of said Office for the disposal of the complaint within a reasonable time.
- 2.17. Where the complaint has been resolved to your satisfaction, we commit to ensuring that full and appropriate redress is made to you without delay.
- 2.18. A copy of this Complaints Policy Manual is available to any of our clients, and a copy can be emailed or posted to you, or you can view it at our offices.

### **3. CATEGORISATION OF COMPLAINTS**

We have categorised complaints into the following six (6) sectors. Based on the nature of the complaint, we will assess whether it is further defined as a routine, or a non-routine serious complaint; and accordingly manage the process for resolution.


- 3.1. Complaints relating to the design of a financial product, financial service or related service, including the fees, premiums or other charges related to that financial product or financial service;
- 3.2. Complaints relating to information provided to the client;
- 3.3. Complaints relating to advice provided to the client;
- 3.4. Complaints relating to the complaints handling process;
- 3.5. Complaints relating to insurance risk claims, including non-payment of claims; and
- 3.6. Other Complaints.

#### 4. COMPLAINTS HANDLING PROCEDURE



## 5. POLICY ADOPTION

By signing this document, I authorise the organisation's approval and adoption of the processes and procedures outlined herein.

<b>Name and Surname</b>	<b>Heinrich von Brandis</b>
<b>Capacity</b>	<b>Key Individual</b>
<b>Signature</b>	
<b>Date</b>	<b>18 January 2021</b>