

COMPLAINTS PROCEDURE



Document Title:	COMPLAINTS PROCEDURE		
FSP:	Jacana Administrative Services FSP 32595		
Date Issued:	4 March 2024		
Published by:	Paul Hansen	Revision Number:	V1

FAIS Complaints Resolution Procedure

In the event that you are dissatisfied with any aspect of the advice or intermediary service provided by a representative of Jacana, your first course of action will be to contact the following person in writing with full details of the problem you have encountered.

If your complaint cannot be resolved internally then you are entitled to refer the complaint to the FAIS Ombudsman whose offices have been established to provide clients with a redress mechanism for any inappropriate financial advice or intermediary services that may have been given. The details of the Ombud's office have been set out below.

1. Confidentiality

The personal information of the complainant and any persons who are the subject of a complaint shall be kept confidential and only used for the purposes of addressing the complaint and any follow-up actions.

2. No charge

Complaints are received by Jacana and handled at no charge.

3. How and where to submit a complaint

Complaints may be submitted as follows:

Complaints Officer: Paul Hansen

By email: paul@jacana.africa

On our website: www.jacana.africa by completing a complaint form.

Or telephone: 086 111 6642

We prefer that serious complaints be submitted to us in writing.

4. Expected time frame for response.

- Complaints are required to be **acknowledged** within 24 hours and **assessed** within 48 hours.
- Routine or non-complex complaints are required to be **resolved** within 5 working days of receipt, and not exceeding 3 weeks.
- More complex complaints are **investigated** within 30 days of receipt.
- Ongoing **feedback** is communicated to complainants on at least a weekly basis, during the complaint processing period.

5. Complainant's obligation

Once our complaints handling department has handled and resolved your complaint to your satisfaction, we request that you kindly reply with acknowledgement of your agreement.

6. Escalation and review process

Should you not be satisfied with the outcome of or decision of your complaint, or should you be dissatisfied with the way in which Jacana's complaints personnel handled your complaint, you may escalate the complaint to Jacana's chief executive officer, with a copy to our independent external compliance service provider, in writing, within 30 days of the initial outcome. Please specify what exactly should be reviewed, including reasons for disagreement with the investigator's view.

By email to: CEO: Marius Maree
marius@jacana.africa

Copies to: Our Complaints Officer: Paul Hansen
paul@jacana.africa

External Compliance Officer: Justin Joannides
justin@cruxconsulting.co.za

7. Expected time frame for response to escalated complaints.

- Escalated complaints are required to be **acknowledged** within 24 hours.
- Escalated complaints are required to be **reviewed** within 1 week.
- Escalated complaints must be clearly **responded to** within 10 days.

8. Rejection of complaint

Should your complaint be rejected by Jacana, our complaints handling officer will provide you with a clear decision and a thorough explanation of the reasons for the rejection and any further remedies available to you as a consumer of financial products and services.

9. Upholding of complaint

In the event where your complaint is upheld and where we have committed to a compensation payment, we will ensure that such payment be settled within 10 working days from the date that we have informed you of the outcome of the complaint, in your favour.

10. Rules on Proceedings of the Office of the FAIS Ombud

In the event where Jacana has **failed to address** the complaint satisfactorily within 6 weeks and additional 10 days (in the event of internal review and escalation), from receipt thereof, **or rejected the complaint**, the complainant must be referred to the relevant Ombudsman Schemes available to the complainant within 6 months of final response by Jacana.

11. Should you feel aggrieved by any action or lack of action by Jacana

You may approach the office of the FAIS Ombud: www.faisombud.co.za

Telephone: (012) 762 5000 / 012 470 9080

Email address: info@faisombud.co.za

12. Should you feel aggrieved by any action or lack of action by a Long-term insurer

You may approach the office of the Long-term Insurance Ombud: www.ombud.co.za

Telephone: (021) 657 5000 / 086 066 2837

Email address: info@ombud.co.za

13. Should you feel aggrieved by any action or lack of action by a Short-term insurer

You may approach the office of the Short-term Insurance Ombud: www.osti.co.za

Telephone: (011) 726 8900 / 0860 726 890

Email address: info@osti.co.za

14. Should you feel aggrieved by any action or lack of action by a Medical Scheme

You may approach the Medical Aid Ombudsman: www.medicalaidsinsouthafrica.co.za

Telephone: 087 550 1929

Email address: info@medicalaidsinsouthafrica.co.za

15. Should you feel aggrieved by any action or lack of action by a governing board of a Pension Fund

You may approach the Pension Funds Adjudicator:

Telephone: (012) 346 1738 / 086 066 2837

Email address: enquiries@pfa.org.za