

EQT COMPLAINTS PROCEDURE

PURPOSE OF THIS DOCUMENT

Equity Trust Financial Services (Pty) Ltd & Equity Trust Asset Management (Pty) Ltd (hereinafter referred to as "EQT") are authorised Financial Services Providers and, as such, we have certain specific duties to you, our client. One of these duties is the establishment of a formal complaints resolution procedure and framework, which will enable you to exercise your rights as provided for in the Financial Advisory and Intermediary Services Act (hereinafter referred to as the "FAIS Act"). The purpose of this document is to inform you of the procedure that must be followed in order to submit a formal complaint with us.

COMPLAINT HAS TO BE RELEVANT

In terms of the FAIS Act, a "complaint" means a specific complaint relating to a financial service rendered by EQT or an authorised representative of EQT, to the complainant on or after the date of commencement of the FAIS Act, and in which complaint it is alleged that EQT or a representative:

- has contravened or failed to comply with a provision of the FAIS Act and that as a result thereof the complainant has suffered or is likely to suffer financial prejudice or damage; or
- has willfully 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
- has treated the complainant unfairly

The financial services environment is multifaceted and we will endeavour to address all reasonable requests from our clients but may also refer you to a more appropriate forum should it be necessary. Where the complaint relates to any aspect of our service, or any disclosures that ought to have been made by us, we will endeavour to address those complaints, in writing, within 7 (seven) days. 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 relevant product supplier concerned.

Please be advised that we reserve the right to recover costs or damages that we suffer as a result of clients making frivolous, vexatious or unreasonable claims.

COMPLAINT HAS TO BE IN WRITING

For a complaint to receive the attention that it deserves, it is essential that your complaint be submitted to us in writing. Please e-mail your complaint to complaints@equitytrust.co.za. Please ensure to clearly mark it as a **“formal complaint”** in the subject line of your e-mail. Our internal complaints resolution process is intended to provide fair and effective resolution of client complaints. The time periods as set out herein will be adhered to as strictly as possible but may be varied if necessary. The following step-by-step guideline sets out the procedures we will adopt and shows how a complaint will be dealt with, once received by us.

All verbal communications made in connection with the complaint must be confirmed in writing within **3 (three) days of the communication**.

The following information to be noted:

- E-mail subject to be indicated as **Formal Complaint**
- The e-mail should contain the following important information:
 - Your name, surname and contact details
 - A comprehensive description of your complaint and the date on which the financial service that led to your complaint was rendered with mentioning.
 - Specific Company and policy details to be provided.
 - The name of the person who furnished the financial advice or rendered the intermediary service that led to your complaint

COMPLAINT RECORD KEEPING AND RESPONSE

The complaint will be entered into the Complaints Register of EQT on the **same day** that it is made and written confirmation of receipt will be forwarded to you. We will keep record of the complaint and maintain such record for a period of **5 (five) years** as required by legislation.

You will not be charged any fee for lodging a complaint in accordance with this process.

- The complaint will immediately be brought under the attention of the Key Individual
- The complaint will be investigated, and we will revert to you with our preliminary findings 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.
- The preliminary findings will be discussed with all internal parties concerned and a proposed solution will be communicated to you within a **further 7 (seven) working days**. In all instances we will advise you of the reasons for our decisions. Should there be any delays, we will keep you properly informed throughout the process.
- Should you not be satisfied with the outcome of your complaint, you have the right to approach the office of the Ombud for Financial Services Providers or take such other steps as may be advised by your legal representatives.

FAIS OMBUD: OMBUD FOR FINANCIAL SERVICES PROVIDERS

The Ombud is appointed by the Financial Sector Conduct Authority (FSCA) to act as an adjudicator in disputes between clients and financial services providers. The referral to the office of the Ombud must be done in accordance with the provisions of section 21 of the Financial Advisory and Intermediary Services Act 2002 and the rules promulgated in terms of that section.

- 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 may automatically 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 have arisen after 15 November 2002.
- You must, if you wish to refer a matter to the Ombud, do so within 6 (six) months from the date of the notice in which we inform you that we are unable to resolve the complaint to your satisfaction.
- The Ombud will not adjudicate in matters exceeding a value of R800,000.00
- The Ombud will not investigate a complaint where, before the date of receipt of the complaint by the Ombud, or during an investigation, the complainant institutes proceedings in a court regarding the subject matter of the complaint.

We will maintain open and honest communication and co-operation between ourselves and any Ombud with whom we deal and endeavour to resolve a complaint before a final determination or ruling is made by an Ombud, or through our internal escalation process, without impeding or unduly delaying a complainant's access to an Ombud.

CONTACT DETAILS OF THE FAIS OMBUD

THE OMBUD

PHYSICAL ADDRESS:

CONTACT NUMBERS:

Adv Johan Simpson

Menlyn Central Office Building, 125
Dallas Avenue, Waterkloof Glen,
Pretoria 0010

Telephone: +27 12 762 5000

Sharecall: +27 86 066 3247

OFFICE HOURS

Monday – Thursday 8h00-16h30

Friday 8h00 – 15h30

Closed on weekends and public holidays

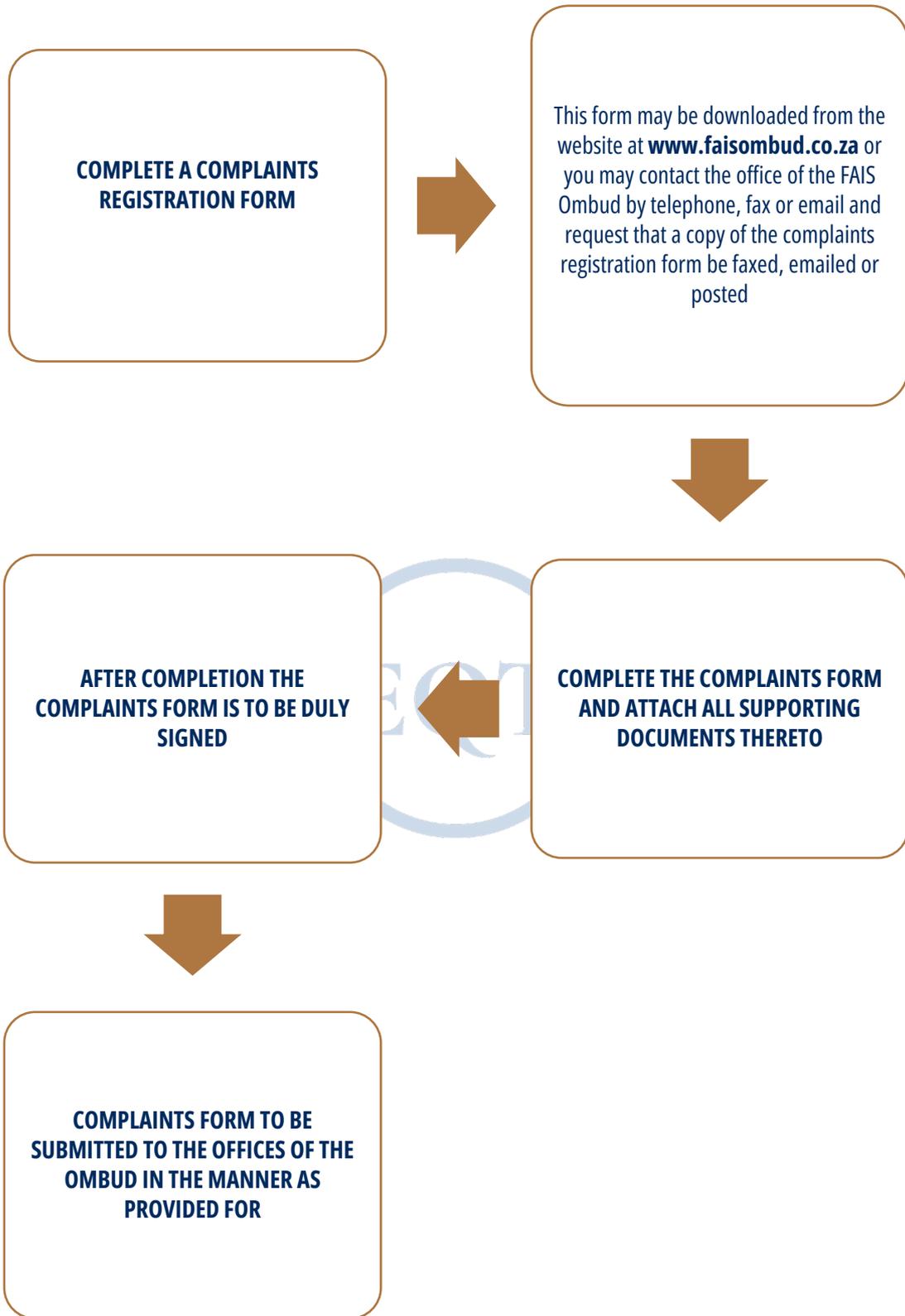
Postal Address: P.O. Box 41, Menlyn Park, 0063

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

Website: www.faisombud.co.za

Enquiries on status of complaints:
enquiries@faisombud.co.za

PROCESS FOR LODGING A COMPLAINT WITH THE FAIS OMBUD





COMPLAINT FORM

Form to be completed by a complainant lodging a complaint against EQT

Client Full Names _____
Identity Number/Registration number _____
Contact Number _____ Email Address _____
Policy / Financial Product _____
Policy Number | Contract number _____ Product Provider _____
Detailed Description of complaint: _____



NOTE! All written complaints are to be submitted to the Key Individual of EQT via email and or post at:

Name & Surname _____
E-Mail Address _____
Physical / Postal Address _____
