



## Complaints Resolution Procedure

PPS recognises its customers' right to "satisfactory service". We value feedback from our customers and undertake to use each of these opportunities to improve our services. To this end we have produced the following Complaints Resolution Procedure.

The aim of this procedure is to ensure that a proper process is followed by PPS to resolve any complaint. The following channels are available to our customers and we encourage you to use our Member Services Department as the first point of contact and resolution of your complaint. It is a legislative requirement that the complaint is put in writing.

Our Member Services Department can be contacted on

Tel: 0860 123 777

Fax: 011 644 4400

Email: [memberservices@pps.co.za](mailto:memberservices@pps.co.za)

Should your complaint not be satisfactorily resolved during your interaction with this department you may escalate it to the manager of the department. The Member Services Department contact details can be used to escalate the matter to any manager in PPS. The manager will acknowledge receipt of the complaint within 8 working hours of receipt thereof. The manager will then endeavour to resolve the complaint and supply an acceptable response within 5 working days from date of acknowledgement of the complaint. This will constitute PPS' final decision in respect of the complaint and will set out comprehensive reasons for such decision.

If the manager has not dealt with the complaint to your satisfaction or if you do not agree with the final PPS decision, you may lodge an appeal with the Independent Internal Arbitrator.

The Independent Internal Arbitrator is:

Name: Adv TJ Ferreira

Tel: +27 (0) 11 644 4601

Fax: +27 (0) 11 644 4598

Email: [arbitrator@pps.co.za](mailto:arbitrator@pps.co.za)

Postal Address: P.O. Box 1089, Houghton, 2041

The Independent Internal Arbitrator will acknowledge receipt of the formal complaint in writing within 3 days of receipt thereof and request all such further information from the customer as is deemed necessary.

The Independent Internal Arbitrator will investigate the complaint by gathering all the relevant facts from whichever source deemed necessary.

If he is unable to finalise the information gathering process and propose a resolution within 20 working days, he will keep you updated regarding progress made in resolving the complaint.

Every effort will be made to provide a response within 20 working days of receipt of the complaint, but not later than 6 weeks after receipt of the complaint, as far as this is within the power of the Independent Internal Arbitrator.

If you are not satisfied with the outcome or if a solution has not been proposed within 6 weeks from receipt of the complaint, the complaint can then be referred to the relevant Ombud.

Before submitting a complaint to the Ombud, the customer must endeavour to resolve the complaint with PPS and must produce the final response (if any) of PPS as well as the customer's reasons for disagreeing with the final response, to the relevant Ombud. A complaint must be submitted to the Ombud in writing or, in circumstances deemed appropriate, the Ombud may receive a complaint in any other manner which conveys the complaint in comprehensible form.

If the complaint pertains to marketing, entering into of long-term insurance products and the administration thereof it can be referred to the Ombudsman for Long-term Insurance at:

Telephone	0860 OMBUDS (662837)
Fax	(021) 674 0951
Email	<a href="mailto:info@ombud.co.za">info@ombud.co.za</a>
Web	<a href="http://www.ombud.co.za">www.ombud.co.za</a>
Postal Address	The Ombudsman of Long-Term Insurance Private Bag X45 Claremont Cape Town 7735

If the complaint relates to a pension fund matter the complaint can be referred to the Pension Funds Adjudicator at:

Telephone	0860 OMBUDS (662837)
Fax	(021) 674 0185 (Cape Town) or (011) 884 1144 (Johannesburg)
Email	<a href="mailto:enquiries@pfa.org.za">enquiries@pfa.org.za</a> (Cape Town) <a href="mailto:enquiries-jhb@pfa.org.za">enquiries-jhb@pfa.org.za</a> (Johannesburg)
Web	<a href="http://www.pfa.org.za">www.pfa.org.za</a>

Postal Address	The Pension Funds Adjudicator PO Box 23005 Claremont 7735
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If the complaint specifically relates to a financial service rendered by a financial services provider or representative and it is alleged that the provider 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 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
- (c) has treated the complainant unfairly;

the complaint can be referred to the FAIS Ombud at:

Telephone	0860 OMBUDS (662837)
Fax	(012) 348 3447
Email	info@faisombud.co.za
Web	www.faisombud.co.za
Postal Address	The FAIS Ombud PO Box 74571 Lynnwood Ridge 0040

Please be advised that PPS cannot resolve complaints regarding the conduct of independent brokers.

Independent brokers or brokerages are responsible for the nature and quality of advice they render and complaints regarding independent brokers or brokerages must be referred to the FAIS Ombud or an organisation for independent brokers for a direct response to the customer.

**The customer has six months after receipt of the final response from PPS, to submit a complaint to the FAIS Ombud.**