



PPS COMPLAINTS HANDLING PROCEDURE



FOR PROFESSIONALS

SINCE 1941

PPS is the only financial services group in South Africa that focuses exclusively on graduate professionals. PPS is not listed on the stock exchange and has no external shareholders – instead, PPS operates under the ethos of mutuality and all PPS profits are allocated to the Profit-Share Accounts of PPS members with qualifying products on an annual basis.

PPS SERVICE COMMITMENT

PPS recognises your right to fair treatment and undertakes to use each opportunity to improve our service. PPS endeavours to acknowledge and resolve complaints with comprehensive feedback timeously and aligned with the Treating Customers Fairly principles.

AS A VALUED POLICYHOLDER YOU CAN EXPECT:



YOUR FEEDBACK IS VALUED

Please contact our Member Services Contact Centre on 0860 123 777 or e-mail managersfeedback@pps.co.za directly. Your feedback will be registered and acknowledged within eight working hours and provide you with a reference number. You will receive feedback on the resolution made within five working days. In the unlikely event that PPS cannot provide feedback within the five working days, you will be provided with a new date for resolution.

LODGE A COMPLAINT WITH INDEPENDENT INTERNAL ARBITRATOR

If you are not satisfied with the response, you can lodge a complaint with the Independent PPS Internal Arbitrator. The function of the Independent Internal Arbitrator is to mediate in disputes between PPS and its policyholders.

PPS Insurance Company	PPS Short-Term Insurance
The Independent Internal Arbitrator Name: Mr Jeff Mc Key T: +27 (0) 11 644 4407 E: ltiarbitrator@pps.co.za PO Box 1089, Houghton, 2041	The Independent Internal Arbitrator Name: Mr Jeff Mc Key T: +27 (0) 11 644 4407 E: stiarbitrator@pps.co.za Postal: PO Box 1089, Houghton, 2041

STAYING INFORMED

- Your detailed appeal should be addressed to the Independent Internal Arbitrator of PPS, listing the reasons for your appeal, with all relevant substantiating documentation.
- The Independent Internal Arbitrator will acknowledge receipt of the formal complaint in writing within three working days. **The Arbitrator shall seek to resolve every complaint within 30 calendar days, through mediation, conciliation, recommendation, failing which, by determination.**
- In some instances, the time needed for a determination or proposed solution may be extended due to additional information required and timeous receipt of such information. In these instances, the Independent Internal Arbitrator will keep you informed of the progress and discuss the timeframe required.
- To make a fair assessment, the Independent Internal Arbitrator will investigate the complaint thoroughly by gathering all the relevant facts and may request further information from yourself or other sources, where necessary.
- If you are not satisfied with the Internal Arbitrator's findings, you are entitled to lodge a complaint with the National Financial Ombud Scheme (NFO) South Africa.



CONTACT DETAILS OF THE RELEVANT OMBUDSMAN

National Financial Ombud Scheme (NFO) South Africa	Pension Funds Adjudicator		
<p>T: 0860 800 900 E-mail: info@nfosa.co.za W: www.nfosa.co.za</p> <p>Postal / Physical Address (JHB): National Financial Ombud Scheme SA 110 Oxford Road, Houghton Estate, Illovo, Johannesburg, 2198</p> <p>Physical Address (CPT): National Financial Ombud Scheme SA Claremont Central Building, 6th Floor, 6 Vineyard Road, Claremont, 7708</p>	<p>T: +27 (0) 12 3461738/+27 (0) 12 748 4000 E: enquiries@pfa.org.za W: www.pfa.org.za</p> <tr><th>Financial Advisory and Intermediary Services Ombud</th></tr> <tr><td><p>T: +27 (0) 12 762 5000/+27 (0) 12 470 9080 E: info@faisombud.co.za W: www.faisombud.co.za</p></td></tr>	Financial Advisory and Intermediary Services Ombud	<p>T: +27 (0) 12 762 5000/+27 (0) 12 470 9080 E: info@faisombud.co.za W: www.faisombud.co.za</p>
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IMPORTANT NOTE FOR FINANCIAL ADVISORY AND INTERMEDIARY SERVICES OMBUD

- Independent brokers or brokerages are responsible for the nature and quality of advice they render. If the complaint is about a financial service rendered by a representative of, or an independent Financial Services Provider, it may be referred to the Financial Advisory and Intermediary Services (FAIS) Ombud. You have six months after receipt of the final response from PPS to submit your complaint to the FAIS Ombud.
- The FAIS Ombud will assist you in all instances where you believe that you have suffered or may be likely to suffer, financial prejudice or damage because the provider or intermediary has “*contravened or failed to comply with a provision of the FAIS Act, willfully or negligently rendered an unsuitable financial service to you or treated you unfairly*”.

TIMELINES FOR INSTITUTING LEGAL ACTION

- Please note that you have a period of 90 calendar days from the date of your letter to appeal or dispute the decision with PPS.
- In terms of the Prescription Act, you have three years from the date on which a final decision has been communicated to you, to institute legal action. The Prescription period will only commence after all the PPS review processes have been exhausted, which may include the periods of appeal to the Independent Internal Arbitrator and the relevant Ombudsman.

ETHOS OF MUTUALITY

- PPS is focused on creating and sustaining long-term growth and wealth for our members' future.
- PPS is a company with a mutual character. This means that PPS has no external shareholders and that PPS members share in all its profits. Profit and investment returns are allocated to members with qualifying products to their PPS Profit-Share Account™ each year and past performance is not necessarily indicative of future performance.
- Our primary responsibility is to provide the best cover for all our members, any feedback received by PPS is given due consideration. All claims and underwriting decisions must comply with the respective scheme rules.
- To ensure fairness, each application is assessed on its individual merit and PPS decisions are based on the policy rules and assessment criteria.
- PPS has a team of qualified medical officers and assessors who oversee medical-related information extensively during the application and claims process. All documentation and information received pertaining to your application are considered throughout the decision-making process.
- PPS would not unfairly disqualify any condition or application without valid reason and careful consideration, company and industry standard practice guidelines are adhered to. The application validation process and decision making must also comply with independent scrutiny.

