



FAIS COMPLAINTS POLICY LEGAL & TAX SERVICES (PTY) LTD **FSP NUMBER: 28566**

THE PURPOSE OF A COMPLAINTS POLICY

Legal & Tax Services (Pty) Ltd is an authorised financial services provider ('FSP') licensed in terms of the Financial Advisory and Intermediary Services Act (the FAIS Act). The FAIS legislation requires that all FSPs must maintain an internal complaints resolution system and procedure in the event that a complainant complains about a financial service rendered by them.

LTS means Legal & Tax Services (Pty) Ltd

This document explains the procedure, should you wish to complain about any of the financial services rendered by our business and sets out the process that our business will follow in order to resolve the complaint.

WHAT COMPLAINTS ARE DEALT WITH IN TERMS OF FAIS

A complaint is defined in the FAIS Act as a specific complaint relating to financial services rendered by an FSP or its representative, either being advice or an intermediary service, which has been rendered on or after 1 October 2004, and where the complainant alleges that the FSP:

- has contravened a provision of the FAIS Act and as a result the complainant has suffered or is likely to suffer financial prejudice or damage;
- has wilfully or negligently rendered a financial service to the complainant which has caused, or is likely to cause prejudice or damage to the complainant; or
- has treated the complainant unfairly.

COMPLAINTS THAT ARE NOT COVERED BY FAIS

In terms of FAIS, we are required to deal with complaints about a financial service that we have rendered. We are therefore unable to deal with a complaint relating to a financial product, the rejection of any claim, or administrative service received from a product supplier or insurance company. These complaints must be directed to the complaints department of the relevant product supplier or insurance company.

HOW TO SUBMIT A COMPLAINT

If a complainant has a complaint against our business, it must be submitted to LTS in writing. It can be submitted either by hand, post, fax or email to the LTS contact details that appear below.

The complaint should contain sufficient detail regarding:

- the full names, ID/registration number and contact details of the complainant
- the full names, ID/registration number and contact details of the client (if different from the complainant)
- full details of the policy or policy number, where applicable
- specific details about the nature of the complaint, which would include sufficient facts, dates and supporting documentation to enable LTS to deal with the complaint quickly and fairly

WHAT WILL HAPPEN ONCE A COMPLAINT IS MADE

- we will acknowledge receipt of the complaint in writing to the complainant as soon as possible after it has been received
- once the complaint has been made, it will be allocated to an appropriate staff member to investigate
- as required by legislation, we will attempt to resolve the complaint within six weeks of receipt of the complaint
- in event that the complaint cannot be resolved, we will advise the complainant in writing of the reasons why the complaint could not be resolved and what further steps are available to the complainant
- we will keep a record of the complaint and maintain such record for five years as required by legislation.

WHO WILL DEAL WITH THE COMPLAINT

The complaint will be referred to a manager or other authorised person at LTS, who is skilled and empowered to deal with complaints.

OUR COMMITMENT

Our policy is to:

- be committed to resolve complaints by means of a fair and practical resolution process
- take steps to investigate and respond promptly to the complaint
- deal with complaints in a timely and fair manner, with each complaint receiving due consideration in a process that is managed appropriately and effectively
- ensure that a full and appropriate level of redress is offered to the complainant, without delay, where the complaint is resolved in favour of the complainant

IF THE COMPLAINT IS NOT RESOLVED TO THE COMPLAINANT'S SATISFACTION

Legislation requires us to advise the complainant in writing within six weeks of receiving the complaint if the complaint cannot be resolved and the reasons why the complaint could not be resolved.

In the event that the complaint cannot be resolved, the complainant may have recourse to the following, whichever is applicable:

- refer the matter to the FAIS Ombud within six months of notification that the claim cannot be resolved or within six months of the FSP's failure to deal with the claim
- refer the matter to either the Ombudsmen for Short-Term or Long-Term Insurance, if appropriate and within their jurisdiction
- seek legal advice from an attorney regarding any legal action that may be taken
- refer the matter to arbitration or mediation

Should you have any further questions or concerns, please do not hesitate to contact us.

IMPORTANT CONTACT DETAILS

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| Legal & Tax Services (Pty) Ltd | FAIS Ombud office |
| P.O. Box 95275 | P.O. Box 74571 |
| Grant Park | Lynwood Ridge |
| 2051 | 0040 |
| Tel: 0860 587 587 | Tel: (012) 470 9080 |
| Fax: 011 242 5091 | Fax: (012) 348 3447 |
| Email: info@legalandtax.co.za | Email: info@faisombud.co.za |
| Website: www.legalandtax.co.za | Website: www.faisombud.co.za |
| Long Term Insurance Ombudsman Office | Ombudsman for Short Term Insurance |
| Private Bag X 45 | P O Box 32334 |
| Claremont | Braamfontein |
| 7735 | 2017 |
| Tel: 021 657 5000 | Tel: 011 726 8900 |
| Fax: 021 674 0951 | Fax: 011 726-5501 |
| Email: info@ombud.co.za | Email: info@osti.co.za |
| Website: www.ombud.co.za | Website: www.osti.co.za |