

FSP [38298; Golden Pond Trading 616 (Pty) Ltd t/a Independent Trustee Services] Complaints Management Procedure

This Financial Service provider is committed to dealing with all complaints in accordance with the requirements of the General Code of Conduct for Financial Services Providers and the six outcomes of Treating Customers Fairly.

In order to achieve that, we have compiled this complaints handling procedure and in terms thereof we require all persons who wish to formally register a complaint with this provider to please assist us by observing the following procedures:

- (1) Please submit your complaint in writing. Your complaint may be submitted by email to complaints@its-mail.co.za or posted to [1st Floor, Quadrum 1, Quadrum Office Park, 50 Constantia Boulevard, Constantia Kloof Ex28] marked for attention of [Henry Dul], or handed over in person at our offices, which are at [1st Floor, Quadrum 1, Quadrum Office Park, 50 Constantia Boulevard, Constantia Kloof Ex28].
- (2) Please tell us as much as possible about what led to your complaint, i.e. what happened to cause your dissatisfaction.
- (3) Please include details on how you have been affected, whether financially or otherwise.
- (4) Your complaint should be supported by any documents that will assist us in understanding what went wrong, such as e-mail correspondence, policy schedules, record of advice given, or any other documented information you believe is relevant and will assist us.
- (5) Please give us an indication of how you would like us to try and make things right for you.
- (6) Please note that we will be in communication with you in order to endeavour to resolve the issue with you within six weeks – so please provide us with all your contact details such as email address/es, telephone number/s and an indication of when it will be best to contact you, if that is necessary.
- (7) If you have appointed a person to represent you, please provide us with a copy of the Power of Attorney granted to that person.



1st Floor, Quadrum 1
Quadrum Office Park
50 Constantia Boulevard
Constantia Kloof Ex 28

Tel: (011) 675 2092
(087) 809 3524
Fax: (086) 613 3809

Independent Trustee Services

HOW WE WILL PROCEED.

Once your complaint is received, it will be personally handled by [Henry Dul] who will liaise with you whilst seeking to resolve the issue to your and our satisfaction.

The Rules of the Office of the FAIS Ombud require us to come to a satisfactory settlement with you within 6 weeks if the complaint is upheld (that is., if we agree you have a valid complaint). During the time that we are busy with assessing your complaint we will provide you with regular feedback on our progress and our final decision on the matter.

If the complaints manager is not the party responsible under law for the final decision on the resolution of the complaint (e.g. the business owner/s or key individual), then your complaint will be escalated by the complaints manager to that level for review, in the event that we are struggling to achieve consensus on a suitable settlement.

If we cannot agree on a settlement arrangement, then you have the right to refer your complaint to the FAIS Ombud, whose details we will provide to you at that time.

If we cannot, once having reviewed the documentation which you send to us, uphold your complaint as valid, you will be advised as such as soon as possible, but certainly before the expiry of the six-week period mentioned above. In the event that we cannot uphold your complaint, you will be entitled to escalate it to the FAIS Ombud, or any other applicable Ombud (such as the Ombud for Short-Term Insurance, or the Long-Term Insurance Ombud, or the Pension Funds Adjudicator) whose contact details we will provide to you at that time.

As most complaints concerning brokers are adjudicated under the FAIS Act, a copy of the Rules on Ombud complaints Proceedings for the FAIS Ombud will, on request, be sent to you for your information.

Please note that your complaint must be submitted to the relevant Ombud within **6 (six) months** of the final response to you from this FSP (which is referred to as the respondent by the Ombud).

COMPLAINTS ESCALATION

The following procedures apply;

- In the first instance a client would discuss any concerns with the individual member of staff dealing with the fund.
- The next point of escalation is the Complaints Manager who will deal with the situation in a timely manner. Emails may be sent to the company in confidence using the address (complaints@its-mail.co.za)
- In the event of an unsatisfactory or incomplete solution being reached, at this stage the client can be referred to the ombud.
- All complaints and escalations are confidential, and all information is recorded.



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Should a complaint not be resolved to your satisfaction, you may forward such a complaint to the office of the Ombud for Financial Services Providers, whose details are:

Telephone: +27 12 762 5000

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

Website: www.faisombud.co.za

- Should you wish to register a new complaint a Complaints Registration Form can be downloaded from this site. The completed form can then be sent to info@faisombud.co.za.
- Please also be advised that new complaints can be submitted directly via our website at www.faisombud.co.za.
- Should you require assistance in submitting a new complaint, wish to follow-up on an existing complaint or for any other general enquiry please contact us on the numbers provided below and your query shall be directed accordingly.
- Should you have any other urgent enquiry that needs a written response, please contact us via-mail on enquiries@faisombud.co.za and one of our dedicated staff shall attend to your query.

Please note that, if you wish to lodge a complaint with the FAIS Ombud against the FSP or our representatives, you will need to show that you have already attempted to resolve the matter directly with the FSP first.