

COMPLAINTS RESOLUTION PROCEDURE

WEALTH REFINERY (PTY) LTD

(“Wealth Refinery”)

Wealth Refinery is committed to providing its clients with the highest standard of service. Should there ever be an occasion where a client feels that we have failed to honour our promise, Wealth Refinery will do everything possible to ensure that the client's complaint is dealt with in a fair, timely and efficient manner.

In order to appropriately any complaints and to ensure that complaints are dealt with appropriately and sufficient feedback is provided to clients, Clients are requested to follow Wealth Refinery's complaints resolution procedure as noted below.

How to Complain

All complaints need to be addressed to Wealth Refinery's complaints department. The details for the complaints department are as follows:

Physical Address	Floor 2, Grosvenor Gate, Hyde Park Lane	Tel	+27 60 532 3094
E-mail	info@wealthrefinery.co.za	Website	www.wealthrefinery.co.za

Clients are required to provide full details of the complaint including any supporting documentation in respect of the complaint. The complaint must be provided in writing by hand, by e-mail or registered mail. The Complaint must contain the following information:

1. Client's name, surname, contact details and in the event that the Client is authorising a third party to act on the Client's behalf, a copy of the third party mandate.
2. Specific details of the complaint, including dates, reference numbers and any supporting documentation.
3. The intended resolution of the complaint, that is, the manner in which the Client wants their complaint to be resolved.

Complaints Procedure

1. All complaints will be recorded in Wealth Refinery's complaints register. Upon receipt of a complaint, Wealth Refinery will acknowledge receipt of the complaint within 1 (one) working day ("acknowledgement of receipt"). The acknowledgement of receipt will be accompanied with the following:
 - 1.1. Details of the individual who has been allocated to assist with and resolve the complaint; and
 - 1.2. The estimated timeframe required in order to provide feedback.
2. Depending on the nature of the complaint, Wealth Refinery will attempt to resolve the complaint within 6 weeks of receipt of the complaint.
3. In the event that the Client's complaint relates to the actions/ inactions of an insurer, Wealth Refinery will address the complaint with the relevant individual responsible for complaints at the applicable insurer and provide the Client with confirmation thereof, together with the contact details for the insurer.

4. In the event that the complaint cannot be resolved to the Client's satisfaction, Wealth Refinery will provide the Client with reasons in writing, together with the further steps available to the client.

Escalation and Review

In the event that the Client wish to escalate the complaint as a result of undue delays, insufficient feedback or receiving an outcome which the client is dissatisfied, the complaint can be escalated to the CEO of Wealth Refinery. The details for the CEO is as follows:

Name	Boitumelo Masemola
E-mail	ceo@wealthrefinery.co.za

In the event that the client wish to escalate their complaint to their insurer, the details can be obtained from the clients statutory notice, attached to the clients policy schedule or will be provided upon request by the client.

National Financial Ombud South Africa ("NFO")

In the event that the Client is dissatisfied with the outcome of the Client's complaint, and the complaint relates to the clients policy (Short-term Insurance or Long-term Insurance Policy), the Client may approach the NFO

The NFO'S details are as follows:

NFO Cape Town Office		NFO Johannesburg Office	
Physical Address	Claremont Central Building 6 th Floor 6 Vineyard Road Claremont, 770	110 Oxford Road First Floor, Houghton Estate Johannesburg 2198	
Postal Address	PO Box 32334 Braamfontein		
Tel	0860 800 900	E-mail	info@nfosa.co.za
Website	www.nfosa.co.za		

Financial Advisory & Intermediary Services Ombud

In the event that your complaint relates to the manner in which a policy, product or investment was sold by your broker or the conduct of your broker, you can contact the Financial Advisory & Intermediary Services (“FAIS”) Ombud.

The FAIS Ombud’s details are as follows:

Physical Address	Menlyn Central Office Building 125 Dallas Avenue Waterkloof Flen Pretoria 0010	Postal Address	PO Box 41 Menlyn Park 0063
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Financial Sector Conduct Authority (“FSCA”)

In the event that your complaint relates to the contravention by the Company or your insurer of a Financial Sector law, you may approach the FSCA.

The FSCA’s contact details are as follows:

Physical Address	41 Matroosberg Road Ashlea Gardens, Pretoria 0002	Postal Address	PO Box 35655 Menlo Park 0102
Tel	012 428 8000/ 0800 203 722	E-mail	info@fsc.co.za
Website	www.fsc.co.za		

Information Regulator

In the event that your complaint relates to the manner in which the Company has utilised your Personal Information and you believe it has been utilised contrary to the provisions of the Protection of Personal Information Act, 2013, you have the right to approach the Information Regulator.

The Information Regulator’s contact details are as follows:

Physical Address	JD House, 27 Stiemens Street Braamfontein Johannesburg 2000	Postal Address	PO Box 31533 Braamfontein Johannesburg 2017
Tel	010 023 5200	E-mail	Complaints.IR@justice.gov.za
Website	www.justice.gov.za		