



CAELUM

ACTUARIES AND CONSULTANTS

COMPLAINTS PROCEDURE

Your complaint is important to us as it assist us to improve our communication, internal processes and /or quality of service. Please submit your complaint to the Head of Consulting in writing and it can be sent by email to: carmen@caelumac.com

The following information must be provided to enable us to assist you:

- + Your name, surname and contact details;
- + A complete description of your complaint including the date on which the financial service which led to your complaint was rendered;
- + The name of the person who provided you with the financial service;
- + relevant documentation relating to your complaint; and
- + The method of your preferred communication.

Your complaint will be handled as follows:

- + We will acknowledge receipt, in writing, within 2 (two) business days of receipt.
- + Your complaint will be investigated by an impartial complaints handling employee with sufficient seniority and knowledge.
- + We may ask for additional information if needed.
- + We will investigate, attempt to resolve and respond within 3 (three) weeks of receiving your complaint.
- + If we require further time to investigate the complaint, this will be communicated to you in writing. We are legally obliged to consider, assess and resolve your complaint within a 6 (six) week period.
- + Once the investigation is complete, we will provide you with our final assessment in writing giving full reasons for our finding. In the event of us not being able to resolve the complaint or if you are not satisfied with our response, you may escalate the complaint to our Managing Director gerald@caelumac.com for review.

- + If you are still unsatisfied with the outcome of the complaint handling, the complaint may be referred, within a six (6) month period to the FAIS Ombud using the contact details below. The FAIS Ombud will only consider your complaint after this internal resolution process has been exhausted.
- + Alternatively, you may consider alternative remedies after discussion with your own legal counsel

FAIS Ombud Rules

Your complaint will be handled as follows:

- + The FAIS Ombud will not adjudicate in matters where the claim is in excess of R800 000.
- + If you already instituted action in a court of law in respect of this complaint the Ombud will not consider the complaint.
- + If the complaint was not resolved through conciliated settlement, the Ombud may make a determination which has the same legal status of a civil court judgement.
- + An award of cost may be made against the person complained against.
- + An award of costs may be made against a complainant if the conduct of the complainant was improper or unreasonable, or if the complainant caused an unreasonable delay in the finalisation of the investigation.

