



## Complaints Handling Procedure

### Introduction

This Procedure is drafted in terms of sections 16 to 19 of the FAIS Act General Code of Conduct for Financial Services Providers and Representatives and Rule 18 of the Policyholder Protection Rules.

FeverTree Finance (Pty) Ltd ("the Company") is an administrative intermediary licensed and registered with the Financial Services Board as an Authorised Financial Services Provider ("FSP") with license number 44281. The Company is a subsidiary, controlled by KFML Holdings (Pty) Ltd ("KFML"). Ownership Information regarding the ownership of the Company can be accessed from the Financial Director KFML.

As an authorised FSP, the Company is obliged to comply with the prescribed complaints handling procedure. All employees of the Company who are involved in the business of the Company are obliged to conduct themselves in a professional manner and in line with this Procedure.

### Purpose of this Procedure

The purpose of this Procedure is to set out the parameters for managing any complaints, defined below, received from a client. It reflects FeverTree's commitment to maintain and manage an internal complaints resolution system and procedures. Compliance with this Procedure is to ensure that when a complaint is received that it is managed, recorded and responded to within the required regulatory timeline.

### Leadership

The Company's Directors oversee the business of the Company including the compliance with all applicable legislation, and Policies and procedures. Directors and Management of the Company play a key role in ensuring the appropriate application of this Procedure by employees.

Management is obliged to maintain a workplace environment that nurtures and ensures compliance with this procedure and supports an environment that reflects a responsibility to conduct itself with integrity, fairness and dignity and act in an ethical manner in all its dealings with the public, customers and other industry participants.

### The Procedure applies to:

- This Procedure will apply in all instances where a complaint arises out of a financial service rendered by a representative or a FSP in terms of FAIS.
- All employees are required to comply with this Procedure.
- The Procedure applies across all facets of the Company's business.

## Definition of a complaint

A Complaint in terms of the Policyholder Protection Rules (PPR) means an expression of dissatisfaction by a person to an insurer or, to the knowledge of the insurer, to the insurer's service provider relating to a policy or service provided or offered by that insurer which indicates or alleges, regardless of whether such an expression of dissatisfaction is submitted together with or in relation to a policyholder query, that -

- a) the insurer or its service provider has contravened or failed to comply with an agreement, a law, a rule, or a code of conduct which is binding on the insurer or to which it subscribes;
- b) the insurer or its service provider's maladministration or willful or negligent action or failure to act, has caused the person harm, prejudice, distress or substantial inconvenience; or
- c) the insurer or its service provider has treated the person unfairly.

All complaints lodged with the National Financial Ombud Scheme/FAIS Ombud/FSCA is to be dealt with by FeverTree and/or Guardrisk exclusively. All documents and information relating to such a complaint, must be sent to Guardrisk within 24hours of receipt of the complaint.

## How to lodge a complaint

All customers are given a document disclosing the essential and statutory information including how to direct complaints. *(a copy of which is annexed to this procedure)*

When contacted in accordance with the disclosure document the customer will be advised that the company's procedure requires:

- 1. A complaint must be submitted in writing to FeverTree either by hand, post or email.
- 2. A complaint can also be submitted telephonically.
- 3. As soon as a complaint is received, FeverTree will acknowledge receipt thereof in writing.
- 4. The complaint should contain sufficient detail and must include:
  - 3.1 the name of the client and details of the client's transaction (practice location, date of service etc.);
  - 3.2 the full name, ID number and contact details of the complainant as well as proof of authority to act on behalf of the customer if not the customer; and
  - 3.3 specific details about the nature of the complaint, which would include sufficient facts, dates and supporting documentation to enable FeverTree to deal with the complaint quickly and fairly.

## How FeverTree will manage the complaint

- 1. The complaint will be forwarded to the key representative as soon as possible who will then acknowledge receipt of your complaint in writing within 2 (two) business days.
- 2. The key representative will take steps to investigate the complaint and attempt to resolve the complaint within 15 (fifteen) business days.

3. The key representative will work with all the relevant parties including the systems supplier, the product supplier and the relevant franchised practice or practices to take appropriate steps to ensure the avoidance of future occurrences giving rise to such complaints and for improving the services.
4. In the event that the complaint cannot be resolved, the key representative will advise the complainant in writing with the reasons why the complaint could not be resolved and what further steps are available to the complainant.
5. FeverTree will keep records of all complaints for five years and maintain a complaints register.

## **Referral to the Ombudsman**

If FeverTree has not resolved a complaint within 15 (fifteen) business days, or where the complaint has been dismissed or where the customer is not satisfied with the results of the investigation into the complaint, the customer may, within 6 months, refer the complaint to the following Ombud or Regulatory Schemes.

## **Particulars of the Financial Advisory & Intermediary Services (FAIS) Ombudsman**

THE FAIS OMBUDSMAN

PO Box 41  
Menlyn Park  
0063

Tel: 012 762 5000 | Sharecall: 086 066 3274

Email: [info@faisombud.co.za](mailto:info@faisombud.co.za) | Website: [www.faisombud.co.za](http://www.faisombud.co.za)

## **Particulars of Financial Sector Conduct Authority**

THE FINANCIAL SECTOR CONDUCT AUTHORITY

PO Box 35655  
Menlo Park  
0102

Tel: 012 428 8000 | Fax: 012 346 6941

Email: Website: [www.fsca.co.za](http://www.fsca.co.za)

## **Particulars of the National Financial Ombud Scheme**

THE NATIONAL FINANCIAL OMBUD SCHEME

Physical Address: Cape Town

6th Floor Claremont Central Building  
6 Vineyard Road  
Claremont  
7708

Physical Address: Johannesburg  
110 Oxford Road  
Houghton Estate  
Illovo  
2198

Tel: 0860 800 900  
Email: [info@nfosa.co.za](mailto:info@nfosa.co.za) | Website: [www.nfosa.co.za](http://www.nfosa.co.za)

## Publication and reporting

This Procedure is available on FeverTree's website: [www.fevertreefinance.co.za](http://www.fevertreefinance.co.za)

It will be reviewed from time to time and the key individual is responsible for publishing any amendments/updated versions.

## STATUTORY NOTICE TO LIFE INSURANCE POLICYHOLDERS IN TERMS OF THE GENERAL CODE OF CONDUCT FOR AUTHORISED FINANCIAL SERVICE PROVIDERS AND/OR REPRESENTATIVES

In terms of the Financial Advisory and Intermediary Services Act, you have the right to the following information: **PLEASE READ CAREFULLY**

ABOUT THE ADMINISTRATOR	
(a) Name, physical address, postal address, telephone and facsimile	FeverTree Finance (Pty) Ltd (FeverTree) is a company incorporated in terms of the laws of South Africa bearing company registration number 1998/023910/07 Physical Address: 5th Floor, Oasim North, Havelock St, Central, Port Elizabeth, 6001 Postal Address: PO Box 12479, Centrahil, Port Elizabeth, 6006 Telephone: 087 2100 336 Facsimile: 086 674 6510
(b) Legal and contractual status and interest in the insurer	FeverTree is a licensed Financial Services Provider (FSP no. 44281) FeverTree acts in an administrator capacity in accordance with the mandate which is in place with Guardrisk. FeverTree has an indirect interest in the insurer by way of a sister company that owns less than 10% of Guardrisk. FeverTree receives more than 30% of its remuneration pertaining to financial services from Guardrisk.

(c) Professional Indemnity and Fidelity Guarantee cover	FeverTree does not have Professional Indemnity and Fidelity Guarantee insurance cover.
(d) Key Individual contact details	The Key Individual of FeverTree FSP (Malcolm Stewart) is contactable on the above details.
(e) Complaints Department	Should you have a complaint kindly contact the Key Individual.
(f) Type of policy involved	FeverTree is authorised to render intermediary services pertaining to short-term insurance - Category 1: Personal Lines Please see your policy for individual insurance details.
(g) Extent of premium obligations you assume as	Your invoice details the extent of premium obligations you assume as policyholder and any commissions or expenses included.
(h) Manner of payment of premium, due date of premiums and consequences of non-payment	Your policy details the manner of payment of premium, due date of premiums and consequences of non-payment.

#### ABOUT THE INSURER

1) Name, physical address, postal address, telephone and facsimile number and web site	<p>Guardrisk Life Limited (Guardrisk) is a company incorporated in terms of the laws of South Africa bearing company registration number 1999/0013922/06 and FSP number 76</p> <p>Physical Address: Tower 2, The Marc, 129 Rivonia Road, Sandton, 2196</p> <p>Postal Address: P O Box 786015, Sandton, 2146</p> <p>Telephone: 011 669 1000</p> <p>Email: <a href="mailto:info@guardrisk.co.za">info@guardrisk.co.za</a></p> <p>Website: <a href="http://www.guardrisk.co.za">www.guardrisk.co.za</a></p>
2) Compliance / Complaints Department	<p>All complaints regarding the <u>features of the product</u> must be referred to Guardrisk and can be forwarded to its Compliance Officer</p> <p>Telephone: 011 669 1000</p> <p>E-mail1: <a href="mailto:compliance@guardrisk.co.za">compliance@guardrisk.co.za</a></p> <p>E-mail2: <a href="mailto:complaints@guardrisk.co.za">complaints@guardrisk.co.za</a></p> <p>Please note that all complaints regarding services received from FeverTree must be referred to the Key Individual detailed in (c) above.</p>

#### OTHER MATTERS OF IMPORTANCE

##### WARNING

Do not sign any blank or partially completed application form. Complete all forms in ink. Keep all documents handed to you. Make note as to what is said to you. Don't be pressurised to buy the product. Incorrect or non-disclosure by you may impact on any claims arising from your contract of insurance.