

COMPLAINTS RESOLUTION POLICY AND PROCEDURE

Complaints policy and commitment

- Braveheart Financial Services is fully committed to:
 - Settling any complaint in terms of the FAIS (Financial Advisory and Intermediary Services) Act in a fair and transparent manner
 - Ensuring easy access for all our clients to the complaints resolution procedures
- Braveheart Financial Services appreciate the effort clients take in bringing problems to our attention
- Braveheart Financial Services will analyse complaints to enable us to take measures in eradicating areas of risk and poor service and to avoid recurrence of similar problems.
- Braveheart Financial Services will prioritise complaints to ensure speedy resolution and will ensure that sufficient manpower and resources are available for resolution of complaints.
- Braveheart Financial Services will ensure that the internal complaints resolution procedure makes provision for delegation of responsibilities and mandates to facilitate resolution of routine complaints.
- Braveheart Financial Services will ensure that there is provision to prevent escalation of serious complaints.

The FAIS Ombud's role

- The FAIS Ombud wants to avoid replicating the rigid processes employed by courts in resolving disputes. The idea is to get to the truth of the matter without insisting on the formality of a court process. However, a determination made by the Ombud will be deemed to be a court judgment
- Once a complaint is accepted as legitimate by the Ombud's office, he will levy a case fee of R1 000 on the Financial Service Provider (Braveheart Financial Services)
- The client will not pay to take a complaint to the Ombud unless it is vexatious or frivolous, in which case the Ombud may impose a penalty.

COMPLAINTS PROCEDURE

The following are the procedures to be followed by Braveheart Financial Services in the handling of all complaints received.

- We view complaints as a serious issue and all interactions with a complainant, be they our existing clients or third parties, are to be conducted with the highest possible level of courtesy and professionalism.

- Internally, all complaints will be managed by Warren Gruskin

Lodge Complaint in Writing

Wherever possible complete the Braveheart Financial Services Client Complaint Form (Annexure "A"). If however your written complaint addresses all the questions asked you may not need to complete this form. The form will be supplied to you on request.

Time Limits

- The FSP must acknowledge receipt of the complaint within **three weeks** if it cannot be resolved in that period
- The FSP must resolve the complaint **within 6 weeks**
- If **after 6 weeks** the complaint has not been resolved or not resolved to the client's satisfaction the client may approach the Ombud
- The client must approach the Ombud within 6 months after the 6 week FSP resolution period.

AVAILABILITY OF THE FAIS ACT

The FAIS Ombud

For queries or complaints related to the FAIS Act, please feel free to contact:

P O Box 74571, Lynnwood Ridge 0040 | Tel: +27 12 470 9080 | Fax: +27 12 348 3447 |
Email: info@faisombud.co.za | Website: www.faisombud.co.za

The Short term Insurance Ombudsman

For queries or complaints related to the Short-term Insurance, please feel free to contact:

The Short term Insurance Ombudsman

Tel: +27 11 726-8900 | Fax: +2711 726-5501 | Sharecall: 0860 726 890 | Email:
info@osti.co.za

Client Complaint Form

To: General Manager: Operations

Warren Gruskin

Fax: 011 483 2483

Email: warreng@bravefin.com

From	
Name:	
ID Number:	
Telephone Number:	
Fax Number:	
E-mail:	
Client Policy Number:	

I have read and understand the Braveheart Financial Services' complains policy
PLEASE INDICATE THE TYPE OF COMPLAINT BY TICKING THE APPROPRIATE BOX

The complaint must relate specifically to a financial services (advice and/or intermediary service) rendered by Braveheart Financial Services or any of its representatives.)

1. Braveheart Financial Services or its representative has contravened or failed to comply with a provision of the Financial Advisory & Intermediary Service Act, 2002 and that as a result thereof, the complainant has suffered or is likely to suffer financial prejudice or damage
2. Braveheart Financial Services or its representative has wilfully or negligently rendered a financial service to the complainant which has caused prejudice or damage to the complainant which is likely to result in such prejudice or damage.
3. Braveheart Financial Services or its representatives has treated the complainant unfairly

*** you must tick one of these boxes (Only 1)**