

COMPLAINTS RESOLUTION POLICY

1. PURPOSE OF THIS DOCUMENT

Retirement Planning Services (Pty) Ltd and Retirement Planning Services International (Pty) Ltd (“RPS Group”) are authorised financial services providers in terms of the Financial Advisory and Intermediary Services Act (“Fais Act”). As such we have certain specific duties to you, our clients. One of these duties is to offer you a formal complaints resolution system, which will enable you to exercise your rights as provided for in the Fais Act. The purpose of this document is to inform you of how you can make use of our complaints procedures and processes.

2. OUR COMMITMENT

We are committed to providing our clients with quality service and undertake to manage the affairs of our clients in such a way that it would not be necessary to have a complaint about our service, integrity and commitment. However, should it happen that a client does have a complaint, we undertake to:

- Address and resolve client complaints in a timely and fair manner and in strict accordance with the provisions of the FAIS Act or any other South African law as may be applicable.
- We will ensure that clients have full knowledge of the procedures established for the internal resolution of their complaints, details of which will be given to them in writing.
- We undertake to ensure easy access to our complaints resolution process at our offices, or by way of post, e-mail or telephone;
- Provide appropriate training to staff to deal with complaints, as well as with the escalation of serious non-routine complaints.
- If necessary, appoint an independent mediator to resolve the complaint to the benefit of both the client and our FSP.
- Deal with complaints in a timely and fair manner, with every complaint receiving proper consideration in a process that is managed appropriately and effectively by the responsible staff member.
- Offer appropriate remedy in all cases where a complaint is resolved in favour of a client.
- Inform clients of their right to refer their complaints to the FAIS Ombud, should a complaint not be resolved to their satisfaction within six weeks from the date on which the complaint is received.

- Maintain records of all complaints received for a period of 5 years, which will specify the outcome of all the complaints lodged.
- If so required, implement follow-up procedures to:
 - Implement remedial actions to prevent similar complaints from occurring; and
 - Improve services and procedures where necessary within the FSP.

3. DEFINITION OF A COMPLAINT

In terms of the FAIS Act a complaint means an expression of dissatisfaction by a person to a provider or, to the knowledge of the provider, to the provider's service supplier relating to a financial product or financial services provided or offered by that provider which indicates or alleges, regardless of whether such an expression or dissatisfaction is submitted together with or in relation to a client query, that the RPS Group –

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

The complaint must not be about the investment performance of the product unless the financial performance was guaranteed or the financial performance was so deficient that it creates the presumption that there has been misrepresentation, negligence or mal-administration.

4. SUBMITTING A COMPLAINT

Clients should lodge a complaint in writing to the RPS Group, addressed to the Compliance Officer, using any one of the following addresses:

- a. Email: admin@rps.co.za
- b. Letter to: RPS International (Pty) Ltd, Ground floor Office 19, Tijger Park 5, Willie van Schoor Drive, Bellville, 7530

The following details need to be included in your complaint:

1. Your name, surname and contact details.
2. A complete description of your complaint.
3. The name of the person who provided you with financial advice or an intermediary service.
4. The date on which the matter complained about occurred.

5. All documentation relating to your complaint.
6. How you would prefer to receive communication from us regarding your complaint i.e., by e-mail or post. Please provide us with the e-mail address or postal address where you would prefer to receive such communication.

5. OUR COMPLAINTS PROCEDURE

Upon receipt of your complaint information, we will send you an acknowledgement of receipt. Please take into consideration that the method of communication chosen by you will determine how quickly we will receive and respond to your complaint.

We will investigate and attempt to resolve your complaint within 6 weeks of receiving the complaint, taking into account the nature of the complaint and the product type.

Should you be dissatisfied with our response, you have the right to refer your complaint to the Ombudsman appointed specifically for this purpose.

6. THE FAIS OMBUD'S DETAILS

The contact details of the Ombudsman is as follows:

Physical address	Postal address	Client contact division
125 Dallas Avenue	PO Box 41	Tel: +27 12 762 5000
Menlyn Central	Menlyn Park	Sharecall: 086 066 3274
Waterkloof Glen	0063	Email: info@faisombud.co.za
Pretoria		www.faisombud.co.za
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The complaint must be submitted to the Ombudsman within 6 months from the date of the notice in which we inform you that we cannot resolve the complaint to your satisfaction.