



COMPLAINTS PROCEDURE

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Your complaint must be submitted to the compliance department in writing at complaints@efcorporate.co.za.

TO ASSIST YOU, WE NEED THE FOLLOWING INFORMATION:

- + Your name, surname and contact details
- + A complete description of the complaint
 - + Details of transaction/event
- + Name of the service or product provider/financial advisor
 - + Date of the event
 - + Relevant documentation
 - + Desired outcome
- + Preferred communication method

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Within 2 business days of receiving your complaint, we will send an acknowledgement in writing and your complaint will be added to our complaints register.

Your complaint will be allocated to our Internal Compliance Officer for initial investigation.

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If we require further time to investigate the complaint, we will communicate with you in writing within 21 business days of receipt with reasons.

Your complaint and all information relating thereto will be submitted to the Managing Director/Key Individual for final consideration and assessment.

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Within 6 weeks from the date of receipt, the investigation will be complete and we will provide you with our final assessment in writing, giving full reasons for our findings.

If we do not respond within the specified time, please contact us at info@efcorporate.co.za or on 021 0071550 for an explanation.

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If you are not satisfied with the outcome of the complaint, it may be escalated to the Chief Executive Officer of the Efficient Group Institutional cluster at tebogo@efgroup.co.za.

If we cannot resolve the complaint within 6 weeks or if you are unsatisfied with our response, you may refer the complaint to the FAIS Ombudsman or other relevant Ombudsman within a 6-month period. Alternatively, you may seek other legal remedies.

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FAIS Ombud rules

Should your complaint be referred to the Ombud, the following will apply:

The FAIS Ombud will not adjudicate in matters where the claim is in excess of R3 500 000.

If you have 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 as 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.

FAIS Ombud

Complaint must relate to financial services rendered by a financial services provider or the representative of the provider.

t: 012 762 5000/
012 470 9080e:
info@faisombud.co.za
www.faisombud.co.za

National Financial Ombud Scheme (NFO)

If you are dissatisfied with the outcome of your Long- or Short-Term Insurance claim your complaint could be directed to this Ombud.

t: 021 657 5000
Share call: 0860 800 900
e: info@nfosa.co.za
www.nfosa.co.za

Pension Funds Adjudicator

Resolve complaints in terms of the Pension Funds Act in order to protect the interests of pension fund members.

t: 012 346 1738/
012 748 4000
e: enquiries@pfa.org.za
www.pfa.org.za

Your complaint is important to us! It helps to improve our communication, internal processes and/or quality of service.