




COMPLAINTS PROCEDURE

	<p>Please submit your complaint in writing to the compliance department at complaints@efinsure.co.za.</p>
	<p>Information that must be provided to enable us to assist you:</p> <ul style="list-style-type: none"> + Your name, surname, and contact details + A complete description of the complaint + Details of the transaction/event + Name of the service or product provider/financial advisor + Date of the event + Relevant documentation + Desired outcome + Preferred communication method
	<p>Receipt of your complaint will be acknowledged in writing and added to our complaints register.</p> <p><i>Within 2 business days of receipt.</i></p>
	<p>Your complaint will be allocated to our Complaints Administrator, Zaiiby Patel for initial investigation.</p>
	<p>If we require further time to investigate the complaint, this will be communicated to you in writing.</p> <p><i>Within 21 business days of receipt/after receipt of additional information.</i></p>
	<p>Your complaint and all related information will be submitted to the Key Individual, Paul Rushforth for final consideration and assessment.</p>
	<p>Once the investigation is complete, we will provide you with our final assessment in writing, including full reasons for our findings.</p> <p><i>Within 6 weeks from date of receipt.</i></p>

	<p>If we do not respond within the specified time, please contact Elzabé Volschenk at elzabev@efgroup.co.za or 087 944 7999 for an explanation.</p>
	<p>If you are not satisfied with the outcome of the complaint, you may escalate it to the Managing Director of Efficient Insure at rowan@efinsure.co.za.</p>
	<p>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 another relevant Ombudsman. Alternatively, you may seek other legal remedies.</p> <p><i>Submit to Ombud within a 6-month period.</i></p>

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.

If you have already instituted action in a court of law in respect of this complaint the Ombud will not consider the complaint.

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

Your complaint is important to us as it assists us to improve our communication, internal processes and/or quality of service.