



COMPLAINTS HANDLING PROCEDURE

UNHAPPY WITH OUR SERVICE OR PRODUCTS?

Please tell us. Your feedback is very important to us and we value the fact that you are prepared to use your precious time to tell us. We take your complaints seriously and commit to attend to them as quickly as possible.

WHAT TO DO

If you're unhappy with any aspect of our service or products, please let us know as soon as possible through one of the following channels:

Email us	zzAFInvestcompliance@forbes.co.za
Call us	Anytime during office hours on +27 (0) 11 505 6000
Come see us	Alexander Forbes Investments, 115 West Street, Sandown, 2196
Fax us	+27 (0) 11 263 2498
Mail us	Send us a letter by post to: Complaints Management Head Compliance Department P O Box 786055 Sandton 2146

WHAT TO INCLUDE IN YOUR COMPLAINT

Because we want to address your complaint as quickly as possible, it helps if you can give us all the relevant information right up front. This is the type of thing we need to know:

- Your full name and contact details, such as your telephone numbers and email address. Feel free to indicate whether you would prefer us to call you back or email you when we respond to your complaint.
- Your member number or policy number or identity number, fund name and client number, to help us make sure we are accessing the right person's records.
- Details about your complaint.
- Who you have dealt with and when, if you have this information.
- Any losses you have suffered as a result of this issue.
- What you would like us to do to make things right for you.
- Your permission for us to use all the information you have given us to resolve your complaint.

WHAT WE WILL DO

We will attend to your complaint as quickly and fairly as possible. If we find that it isn't a simple issue, we promise to keep you updated while we work on it.

- **STEP 1**
Within 24 hours of receiving your complaint (on working days), we will let you know that we have it in hand and let you know who will be dealing with it.
- **STEP 2**
If we can't resolve your complaint immediately, we will do our very best to resolve it within five working days, and provide you with written feedback.
- **STEP 3**
Some complaints may be complex and involve many issues. In such cases, we won't be able to resolve the matter within five working days, but promise to do so within the timeframe stipulated in the relevant legislation (which is generally about 30 working days). Here we also promise to keep you updated on a regular basis, and you will know exactly who is taking ownership of your complaint and will follow through on it to completion.
- **STEP 4**
After doing all we can to properly investigate your complaint and fairly assess the issue, we will submit to you our closing report on the matter. If you feel we have been unreasonable or unfair in any way, you are entitled to escalate your concern.

WANT AN EXECUTIVE TO REVIEW YOUR COMPLAINT BEFORE YOU GO TO THE OMBUDSMAN OR ADJUDICATOR?

You may choose to ask us to get one or more of our senior executives to review your complaint before you take the matter up with the relevant authority. If you want to do that, please just let the person know who was handling your complaint, and they will make arrangements for you.

IF YOU AREN'T HAPPY WITH THE WAY YOUR COMPLAINT HAS BEEN HANDLED

Despite our best efforts, it is possible that you aren't happy with our view on the matter or with the way we handled your complaint, i.e. the manner in which the Complaints Management Head dealt with your complaint. In such instances, you have every right to highlight this to the relevant Ombudsman or Adjudicator. They are independent bodies that have been set up to sort out complaints between clients and financial services companies that haven't been able to resolve them effectively between themselves.

For complaints related to Financial Services, you need to deal with the Financial Services Providers Ombudsman. Here are the contact details:

THE FAIS OMBUD

Telephone number	+27 12 470 9080
Facsimile number	+27 12 348 3447
Postal address	P O Box 74571 Lynnwood Ridge 0040
Physical address	Sussex Office Park Ground Floor, Block B 473 Lynnwood Road, Cnr Lynnwood Road & Sussex Avenue Lynnwood 0081
Email address	info@faisombud.co.za
Website	www.faisombud.co.za

For complaints related to Collective Investment Schemes, you need to deal with the Collective Investment Schemes Department of the Financial Services Board.

Here are the contact details:

COLLECTIVE INVESTMENT SCHEMES

HEAD OF DEPARTMENT

Telephone number	+27 (0) 12 428 8017
Email address	CIS.complaints@fsb.co.za
Postal address	P O Box 35655, Menlo Park, 0102
Physical address	Riverwalk Office Park, Block B, 41 Matroosberg Rd, Ashlea Gardens Ext 6, Menlo Park, Pretoria, 0081

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