



HOLLARD'S COMMITMENT TO HANDLING YOUR COMPLAINT

As a Hollard customer you can expect to be treated with care and respect. Whilst we certainly cannot claim to always get things right, we try our absolute best to deliver on your expectations. If you are unhappy with your experience, it is important for you to let us know.

Hollard has therefore designed a complaint management process to:

- Provide you with easy and accessible channels to make us aware of your complaint.
- Ensure transparency and fairness when managing your complaint.
- Handle complaints in a timely and fair manner and
- Identify opportunities for improving customer satisfaction through the continual review of our processes, systems, products, communication, and services.

This process ensures that your complaint will be effectively managed and that we will continue to implement changes that create value and benefit for our customers.

Hollard's commitment to you when managing your complaints

- To register and acknowledge your complaint and provide you with a complaint reference number. The complaint reference number should be used when following up on your complaint.
- Inform you of estimated timelines and next steps in resolving your complaint.
- Keep you informed by providing regular progress updates.
- Communicate reasons for delays with revised timelines for resolution.
- Address your complaint in a fair, transparent, and professional manner throughout the complaints handling process.
- Explain the reason for our decision by providing feedback when your complaint has been resolved.

- Inform you of other channels and processes to follow should you not be happy with the outcome of our decision.

For Hollard to assist with your complaint it is important that you provide us with the following information:

- The name and contact details of the policyholder and the person who is complaining.
- The policy or claim reference number applicable to your complaint and
- Full details of your complaint (such as all facts, dates, and applicable supporting documents).

Submit a Complaint to the Ombudsman

If the complaint is not resolved to your satisfaction by Hollard and if you are still unhappy after the complaints process you may lodge a formal dispute with the relevant Ombudsman.

Please make sure you have completed the following online form before submitting your dispute.
www.hollard.co.za/contact-us/send-a-complaint

FAIS (Financial Advisory and Intermediary Services) Ombudsman

For complaints relating to the sale of your policy, or the intermediary services provided by the Financial Advisor or Broker who assisted you:

TELEPHONE NUMBER	012 762 5000
FAX	012 348 3447
EMAIL	info@faisombud.co.za
POSTAL ADDRESS	<u>The FAIS Ombud</u> P.O. Box 41 Menlyn Park, 0063 125 Dallas Avenue, Menlyn Central, Waterkloof Glen, Pretoria 0010

NFO (National Financial Ombudsman)

For complaints relating to the National Financial Ombudsman **(NFO)**:

TELEPHONE NUMBER	0860 800 900
EMAIL	info@nfosa.co.za
POSTAL ADDRESS	<u>National Financial Ombudsman</u> 110 Oxford Road, Houghton Estate Illovo, Johannesburg, 2198

FSCA (Financial Sector Conduct Authority)

For complaints related to the regulation of the industry:

TELEPHONE NUMBER	0800 203 722
FAX	012 346 6941
EMAIL	info@fsca.co.za
POSTAL ADDRESS	P.O BOX 35655 Menlo Park 0102

Pension Funds Adjudicator

For complaints relating to Retirement Annuities:

TELEPHONE NUMBER	012 346 1738 012 748 4000
FAX	086 693 7472
EMAIL	enquiries@pfa.org.za
ADDRESS	4th Floor, Riverwalk Park, Block A, 41 Matroosberg Road, Ashlea Gardens, Pretoria, 0081

Information Regulator

If you feel that your personal information has been misused, you may send your complaint to the Information Regulator:

TELEPHONE NUMBER	010 023 5200
EMAIL	enquiries@infoeregulator.org.za
ADDRESS	JD House, 27 Stiemens Street, Braamfontein, Johannesburg 2001
POSTAL ADDRESS	P.O Box 31533 Braamfontein Johannesburg 2017