



This Document constitutes the Complaints Procedure of Celagenix Financial Services (Pty) Ltd.

What to do if you are dissatisfied with our services or products offered

If any of our clients are dissatisfied with our service, or with any of our products that we offer, we would like to hear about it.

How to lodge a complaint

Where a complaint is lodged against a particular business unit or employee of the FSP and the complainant is familiar with the department dealing with the matter, the complainant may wish to address the complaint to a senior staff member of that department.

A complaint may be made verbally or in writing (i.e. letter, email or fax). Where possible, complaints should be made in writing to ensure that the details of the complaint are clear and complete. If the complainant is unsure about whom he/she should address the complaint to, or feels it is inappropriate to address the complaint to a member of the relevant department, the complainant may write to:

Write to:

Celagenix® Financial Services
The Manager: Complaints
P.O. Box 32731
Constantia Park
0010

Email to:

compliance@celagenix.com

What Information is required when lodging a Complaint

When lodging a complaint, the complainant is required to provide the following information:

- Name and contact details;
- ID number or membership number;
- Details of the relationship with the FSP (the nature of the engagement, i.e. a member, insured, employer or intermediary, etc.);
- The nature of the complaint (including the details of when the incident took place that resulted in a complaint being lodged);
- Details of the FSP's employee involved (if applicable); and
- Copies of any documentation that may support the complaint.

Complaints Handling

- We will acknowledge receipt of the complaint.
- We will give the complainant the contact details of the person who will be attending to the complaint.
- We will then investigate the complaint and try to resolve it in a fair manner.

- There will be no cost to the complainant for lodging a complaint, but charges may apply in cases where complainants are required to provide information (e.g. medical reports) or when technical experts (e.g. actuarial calculations) are involved in the complaint investigation. In such cases, the complainant will be made aware of these costs before the charges incurred.
- Personal identifiable information concerning the complainant will be actively protected from disclosure unless the complainant expressly consents to the disclosure in writing.
- After completing our investigation of the complaint, we will provide the complainant with a response in writing.
- Once we have dealt with the complaint, we will effect any improvements, where possible, on our side to enhance our clients' experience when interacting with the FSP.

The Complainant's Rights during the Complaint Process

Complainants have the right to enquire about the status of the complaint by contacting the employee to whom the complaint has been assigned.

Lodging a Complaint with the Celagenix® Arbitrator

If the complaint has not been resolved to the complainant's satisfaction, he/she may refer it to the Celagenix® Arbitrator, an impartial person that investigates disputes between dissatisfied clients and Celagenix®.

Contact details of the Celagenix® Arbitrator:

Write to:

Celagenix® Financial Services
The Arbitrator: Complaints
P.O. Box 32731
Constantia Park
0010

Email to:

arbitrator@celagenix.com

Lodging a complaint with an external ombudsman

If a complainant is not satisfied with the Celagenix® Arbitrator's response to the complaint, he/she may refer the complaint to the relevant Ombudsman below:

Advice Complaints	Retirement Fund Complaints	Policy Complaints
The FAIS Ombud	The Pension Funds Adjudicator	The Ombudsman for Long-Term Insurance
e. info@faisombud.co.za t. +27 860 663 247 f. +27 12 348 3447 w. www.faisombud.co.za	e. enquiries@pfa.org.za t. +27 12 346 1738 f. 086 693 7472 w. www.pfa.org.za	e. info@ombud.co.za t. +27 21 657 5000 f. +27 21 674 0951 w. www.ombud.co.za

Quality controls

Complaints received are analysed by the Compliance Manager of the FSP on a quarterly basis in an effort to identify systemic or recurring problems. If any such problems are identified, the FSP will consider the actions that need to be taken to address these recurring problems.

The periodic review of the complaints handling procedure is performed by the FSP's Compliance Manager or an appropriate appointee. The FSP considers the actions that need to be taken to address any deficiencies.

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