TOMLINSON
& ASSOCIATES

Complaints Policy

INDEX

1. PREAMBLE

This Policy applies to Tomlinson & Associates (Pty) Ltd.

Throughout this document, any reference to “Tomlinson & Associates” or “FSP’s” shall include the above entities collectively.

2. COMPLAINTS POLICY

TOMLINSON & ASSOCIATES is committed to:

a) Resolving client complaints in a manner which TOMLINSON & ASSOCIATES believe is fair to our clients, our business and our employees

b) Ensuring that clients have full knowledge of the procedures established for internal resolution of their complaints, details of which will be given to them in writing.

c) Ensuring easy access to our complaint’s resolution facilities at our office, or by way of post, telephone or email.

d) Employing and empowering properly trained people in our business to deal with complaints, as well as with the escalation of serious non-routine complaints.

e) Dealing with complaints in a timely and fair manner, with each complaint receiving proper consideration in a process that is managed appropriately and effectively.

f) Offering full and appropriate redress in all cases where a complaint is resolved in favour of a client.

g) Informing clients of their right to refer their complaints to the FAIS Ombud / Registrar should a complaint not be resolved to their satisfaction within six weeks from the date on which the complaint is received.

h) Maintaining records of all complaints received for a period of 5 years, which will specify whether or not complaints were resolved.

i) Implementing follow-up procedures to:
- Ensure the avoidance of occurrences giving rise to complaints and
- Improve services and complaint systems and procedures where necessary

3. DEFINITION OF A COMPLAINT

Complaint means a specific complaint relating to a financial service rendered to the client on or after the date of commencement of FAIS, alleging that TOMLINSON & ASSOCIATES:

a) Contravened or failed to comply with a provision of FAIS and that, as a result, the client has suffered or is likely to suffer financial prejudice or damage;

b) Willfully or negligently rendered a financial service to the client which has caused prejudice or damage to the client or which is likely to result in such prejudice or damage; or

c) Treated the client unfairly

4. COMPLAINTS PROCEDURE

4.1. Steps to follow:

- Contact your specific financial planner. (Information available on your latest policy/ schedule or appointment document)

- Issue not resolved by the Financial Advisor you can then escalates it to the Principal Advisor (Capucine Tomlinson)
- Still not resolved you can refer matter to the Compliance Division (011)463 9499
- Compliance Division not able to resolve. You as the Client will then be referred to the FAIS Ombud or relevant regulatory body.

- Details of the FAIS Ombud:

PARTICULARS OF FAIS OMBUD

Telephone:	+27(0)12 470 9080/97
Fax:	+27(0)12 348 3447
E-mail address:	info@faisombud.co.za
Postal address:	P.O. Box 74571, Lynwood Ridge, 0040

4.2. TOMLINSON & ASSOCIATES deals with complaints as follows:

- Log the date and contents of the complaint in the Complaints Register of the specific Financial Advisor.

- If a complaint is not in writing, ask the client to lodge the complaint in writing.

- Acknowledge receipt of the complaint in writing within 5 days of receipt and give the client the names and contact details of the staff responsible for the resolution of the complaint.

- Investigate the complaint to ascertain whether the complaint can be resolved immediately.

- If the complaint can be resolved immediately, take the necessary action and advise the client accordingly.

- If the complaint cannot be resolved immediately:
  - Issue not resolved then have to be escalated to the Principal Advisor
  - Still not being able to resolve will then be referred to the Compliance Division

4.3. Compliance division :

- Acknowledge receipt of client's complaint and summary of the steps to be taken to resolve the matter and the expected date of resolution.

- Log the date and contents of the complaint in the official Compliance Complaints Register.

- Notifications received by the relevant Compliance Officer / Regional Manager on due dates for following up on complaints.

- If decision taken TOMLINSON & ASSOCIATES liable then necessary authorisation will be obtained from the relevant parties

- If unable to resolve the complaint within 6 weeks of logging the complaint in the Official Complaints Register the client will be notified accordingly and will be informed of his rights to:

  - Proceed in terms of Rule 6(a) and 6(b) of the Rules on Proceedings of the Office of the FAIS Ombud (see Annexure A); or
  - Seek legal redress in another forum

- Update the register with all developments/activities.

5. ANNEXURE A

Rule 6(a) and (b) of the Rules on Proceedings of the Office of the Ombud for Financial Services Providers.

- ***6(a) Where a complaint cannot in a reasonable time be addressed by the responding party, the responding party must as soon as reasonably possibly send to the complainant a written acknowledgement of the complaint with contact references of the responding party.***

- ***6(b) If within four weeks of receipt of a complaint the responding party has been unable to resolve the complaint to the satisfaction of the client, the responding party must inform the complainant:***
  - ***a) The complaint may be referred to the Office of the Ombud if the complainant wishes to pursue the matter; and***
  - ***b) The complainant should do so within six months of receipt of such notification.***

6. ANNEXURE B – CLIENT COMPLAINT PROCESS DIAGRAM

TOMLINSON & ASSOCIATES Client Complaint Process Diagram