



THE UNLIMITED GROUP (PTY) LIMITED - COMPLAINT POLICY:

1. INTRODUCTION

All licensed financial service providers (FSP's) are required to have systems in place for the purpose of timeous and efficient resolution of complaints within the specified timeframes.

2. DEFINITION OF A COMPLAINT

A statement of dissatisfaction addressed to The Unlimited by a person relating to the insurance contract or service he/she has been provided with. Complaints-handling is differentiated from claims-handling as well as from simple requests for execution of the contract, information or clarification.

3. DEFINITION OF A COMPLAINANT

A person who is presumed to be eligible to have a complaint considered by The Unlimited and who has already lodged a complaint e.g. a policyholder.

4. COMPLAINTS POLICY

In recognition of our obligations under the FAIS Act, the Consumer Protection Act and the Treating Customers Fairly Outcomes, The Unlimited is committed to the following in respect of dealing with complaints:

- To ensure the adequate protection of policyholders.
- To ensure the complainant is treated fairly in the assessment of complaints.
- To ensure that all complaints are recorded in a Complaints Register.
- To ensure that the complaints data is analysed in order to identify and address any recurring or systemic problems and potential and operational risks, by:
 - Analysing the causes of individual complaints so as to identify root causes common to the different types of complaints;
 - Considering whether such root causes may also affect other processes or products, including those not directly complained of; and
 - Correcting, where reasonable to do so, such root causes.

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Contact Details

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www.theunlimited.co.za

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Directors

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- To resolve the complainant's complaint in a timely and fair manner.
- To resolve the complaint in a manner that is objectively reasonable towards the complainant, the business and its personnel.
- To avoid conflicts of interest between the complainant and the company, its employees and its representatives.
- To ensure that the complainant knows the complaints policy and procedure that is followed.
- To provide an outcome in writing.
- To be transparent at all times and to keep the complainant informed of resolution procedures.
- To ensure the complainant has access to the complaints procedure.
- If the complaint is not resolved the complainant will be advised of further steps available (i.e. the OSTI, FAIS Ombud).

5. COMPLAINTS SUPPORT

In order to achieve the abovementioned objectives The Unlimited will, at all times, ensure that the following is in place:

- Enough manpower and resources are available to facilitate an effective and fair resolution process.
- Complaints must be lodged in writing by the complainant and such records of the complaint must be retained for 5 years. The outcome of the complaints will be retained for 5 years as well. There will be adequate storage facilities in place to adhere to this requirement.
- Staff dealing with complaints must have adequate training and expertise.
- If any complaint is resolved in favour of a complainant, the redress will take place without any delay.
- There must be an internal follow-up procedure to avoid recurrences of complaints.

6. COMPLAINTS PROCEDURE

In line with achieving the Treating Customers Fairly Outcomes, the following underpins our complaints procedure:

- On request, written information regarding the complaints-handling process is provided.
- The following information will be provided to the complainant in a clear and up-to-date manner:
 - type of information to be provided by the complainant;
 - identity and contact details of the person or department to whom the complaint should be directed;
 - the process that will be followed when handling a complaint;
 - estimated timelines;
 - further handling of the complaint.

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We deal with complaints as follows:

- The date and contents of the complaint is logged in the Complaints Register.
- If a complaint is not in writing, the complainant is asked to lodge it in writing.
- We acknowledge receipt of the complaint in writing within 24 hours of receipt, and give the complainant the name(s) and contact details of the person / department responsible for the resolution of the complaint. The complaint is assigned accordingly.
- We investigate, evaluate and assess the complaint to ascertain whether the complaint can be resolved immediately.
- If the complaint can be resolved immediately, we take the necessary action and advise the complainant accordingly.
- The standard time frame in our Customer Care department for the resolution of complaints is 7 to 14 working days. (Where a thorough investigation will be conducted including listening to the sales call or any other telephonic customer interactions through to calculating any refunds due).
- Once we have resolved the complaint, the complainant will be contacted telephonically and advised thereof. In addition we will follow up in writing in order to provide written reasons of the outcome.
- The complainant will be advised of their right to seek legal redress by referring the complaint to the relevant Office of the Ombudsman as well as of the fact that they have 6 months from receipt of notification to refer the matter to the Ombud.
- The relevant register is updated with all developments.

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The FAIS Ombudsman's details are:

Telephone: +27 12 470 9080 / +27 12 348 3428
Facsimile: +27 12 348 3447
E-mail Address: info@faisombud.co.za
Website: www.faisombud.co.za
Physical address: Sussex Office Park, Ground Floor, Block B 473, Lynnwood Road Cnr Lynnwood Road & Sussex Ave, Lynnwood, 0081

The Short term Ombudsman's details are:

Telephone: 011 726-8900 or share call number 0860 726 890
Facsimile: 011 726-5501
Email Address: info@osti.co.za
Website: <http://osti.co.za>
Physical address: Sunnyside Office Park, 5th Floor, Building D, 32 Princess of Wales Terrace, Parktown
Postal address: P. O. Box 32334 Braamfontein, 2017

The Long Term Ombudsman's details are:

Telephone: 021 657 5000 / 0860 103 236 or share call number 0860 662 837
Facsimile: 021 674 0951
Email Address: info@ombud.co.za
Website: <http://www.ombud.co.za/>
Physical address: Third Floor, Sunclare Building, 21 Dreyer Street, Claremont, Cape Town, 7700
Postal address: Private Bag X45, Claremont, Cape Town, 7735

The Ombudsman for Banking Services details are:

Telephone: 011 712 1800 or share call number 0860 800 900
Facsimile: 011 483 3212
Email Address: info@obssa.co.za
Website: <http://www.obssa.co.za/>
Physical address: 1st floor, Houghton Place, 51 West Street, Houghton, Johannesburg
Postal address: The Ombudsman for Banking Services, PO Box 87056, Houghton, 2041, South Africa

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