

COMPLAINTS PROCESS

1. Your right to complain

27four recognizes that every customer has the right to complain. Our complaints handling procedure allows you to lodge a complaint. Your feedback is important to us because it allows us to continuously improve our services and processes, as well as to turn negative experiences into positive ones.

2. How do you submit your complaint?

When you bring a complaint to our attention, we will make every effort to resolve it as soon as possible. Complaints must be made in writing to "The Complaints Officer" at one of the following addresses:

Physical address	Postal address	Email
27four Investment Management (Pty) Ltd and 27four Wealth (Pty) Ltd Firestation Rosebank, Fifth Floor, 16 Baker Street, Rosebank, Johannesburg, 2196	27four Investment Management (Pty) Ltd and 27four Wealth (Pty) Ltd PO Box 522417, Saxonwold, Johannesburg, 2132	Email: complaints@27four.com
27four Collective Investments (RF) (Pty) Ltd and 27four Life Limited Cavendish Links, 1 Cavendish Street, Claremont, 7708	27four Collective Investments (RF) (Pty) Ltd and 27four Life Limited PO Box 44467, Claremont, 7735	

Please include:

- your full names;
- client name/account number;
- details of your complaint; and
- any relevant supporting documents.

3. What will happen following receipt of your complaint?

We will respond within two business days to confirm receipt of your complaint and provide you with the contact information for the person who will assist you in resolving your complaint.

We will make every effort to resolve your complaint within 6 weeks of its receipt and will notify you of the outcome as soon as our investigation is completed. If a delay is anticipated, we will notify you and keep you updated on the progress on a weekly basis until it is resolved. We will keep a complete record of your complaint and all subsequent correspondence for as long as required by law.

4. What further steps are available if you are not happy with our response?

If you are dissatisfied with our response or we reject your complaint, you may refer it to the Ombudsman, as detailed below:

Complaints before the FAIS Ombud:

The FAIS Ombud can be approached for complaints in respect of financial services in terms of Financial Advisory and Intermediary Services Act (“FAIS”). In consideration of a complaint, the FAIS Ombud acts independently and objectively.

If 27four is unable to resolve a complaint to your satisfaction within six weeks of receipt, we must notify you that the complaint may be referred to the Office of the FAIS Ombud if you wish to pursue the matter, and that you must do so within six months of receipt of such notification.

Contact Details for the FAIS Ombud

Postal address: P.O. Box 74571, Lynnwood Ridge, 0040
Telephone: +27 12 470 9080 / 12 762 5000
Facsimile: + 27 12 348 3447 / 086 764 1422
E-mail address: info@faisombud.co.za
Website: www.faisombud.co.za

The FAIS Ombud will not consider your complaint in the following circumstances:

- If the amount claimed is greater than R800 000.00
- If the complaint relates to an act or omission which occurred prior to the date of commencement of the FAIS Act being November 2002.
- If the matter is under litigation.
- If the complaint was not referred to the FAIS Ombud within six months of 27four’s final written response.

Complaints before the Ombudsman for Long-term Insurance:

The Ombudsman for Long- term Insurance can be approached for Living Annuity, Endowment and Policyholder related complaints. The role of the Ombudsman is to ensure that the rights of the client are protected, and to mediate in a dispute if required.

Contact Details for the Ombudsman for Long-term Insurance

Postal address: Private Bag X45, Claremont, 7735
Telephone: (021) 657 5000 / 0860 103 236
Fax: (021) 674 0951
Email: info@ombud.co.za
Website: www.ombud.co.za

Complaints before the Pension Funds Adjudicator:

The Pension Funds Adjudicator can be approached for complaints of abuse of power, maladministration, disputes of fact or law and employer dereliction of duty in respect of pension funds.

The office of the Pension Fund Adjudicator

4th Floor
Riverwalk Office Park
Block A, No 41 Matroosberg Road
Ashlea Gardens
Pretoria
South Africa
0181
PO Box 580
Menly
0063
Tel: 012 748 4000
Fax: 086 693 7472
www.pfa.org.za