

Rand Swiss (Pty) Ltd

Complaints Procedure

Introduction

FAIS is aimed at protecting consumers by ensuring that the rendering of intermediary services and/or the giving of advice in relation to a financial product is done in a competent and transparent manner. Consumers of financial products have the right to complain about any inappropriate advice or services rendered. Rand Swiss (Pty) Ltd is committed to maintaining these standards of competency and transparency when dealing with prospective and existing customers. Rand Swiss (Pty) Ltd will maintain a record of all complaints for a period of 5 years together with an indication of whether or not the complaint has been resolved.

Our Complaints Procedure

Who may lodge the complaint?

The complaint may be lodged by you as a client, a nominated beneficiary or a lawful successor.

What constitutes a complaint?

A complaint may be lodged by you against Rand Swiss (Pty) Ltd or any of its representatives if you have:

- Been treated unfairly, suffered prejudice or damages as a result of Rand Swiss (Pty) Ltd or its representative failing to comply with the provisions of FAIS.
- Suffered prejudice or damages as a result of the wilful or negligent financial service rendered by Rand Swiss (Pty) Ltd or its representative.

How to complain – the first step:

1. It is advisable to discuss your complaint first to a Rand Swiss Key Individual
 - a. Phone our support line on +27 (0)11 781 4454.
 - b. Email complaints@randswiss.com
 - c. If the Key Individual cannot resolve the matter you will need to proceed to step 2.
2. You will need to fill out our complaint form with the details of your grievance. Our complaints form can be found in Annexure A of this document.
 - a. Our client relations team can help you fill the form in. Alternatively, our client relations team can send the form to you.
3. Our complaint form:
 - a. Complainant needs to sign the complaint form and provide any documentary proof, where applicable. The complaints form will then need to be returned to us.

Procedure used to investigate:

- The internal Compliance Officer will acknowledge receipt of the complaint in writing within 3 days of receiving.
- The internal Compliance Office will view all provided documentation and complaints from five days after confirmation of receipt.
- The internal Compliance Officer will interview the staff member whom the complaint has been made against once all documents have been reviewed. This will take place within 10 days from receipt of complaint.
- The internal Compliance Officer will keep the complainant updated once each step has been taken for resolving the complaint.
- Regardless of whether the complaint has been resolved or not, the Director will contact the Complainant within a week of conclusion regarding the outcome of the Investigation as well as to ensure fairness between both parties.

Receipt of the complaint

Once you have lodged your complaint with the Internal Compliance Officer:

- Acknowledge receipt of the complaint in writing.
- The complaint will as soon as practically possible be forwarded to the relevant staff appointed to consider its resolution, and that the complaint will receive proper consideration.
- Investigate the complaint and handle your complaint in a timely and fair manner.
- Update the complainant as the complaint reaches various stages of resolutions.
- Deal with your complaint in confidence and transparency.
- Appropriate management controls and follow up procedures are available to exercise effective control and supervision of the consideration process. Our follow up procedure is included as annexure B.
- The client will be informed of the results of the consideration within 3 weeks, provided that if the outcome is not favourable to the client, full written reasons must be furnished to the client within 6 week
- If you, as the client, do not believe Rand Swiss have done their best to resolve your complaint it is in your right to contact the Ombud. Details can be found below.

Contact details for the FAIS Ombud: If you are not happy with your outcome you have 6 months within to lodge a complaint with the Ombud.

Physical address:
FAIS Ombud
Kasteel Park Office Park
Orange Building, 2nd Floor
546 Jochemus Street
Erasmus Kloof,
Pretoria,
0048

Postal address:
PO Box 74571
Lynwood Ridge
0040

Customer contact division:
0860FAISOM (0860 324 766)
Tel: +27 12 470 9080 / +27 12 762 5000
Fax: + 27 12 348 3447 / +27 86 764 1422
Email: info@faisombud.co.za
www.faisombud.co.za

External Compliance

Sashika Dilkushi Adsetts
Telephone: +27 (0)12 653 6029
Facsimile: +27 (0)86 556 1683
E-mail Address: SAdsetts@moonstonecompliance.co.za
Website: www.moonstoneinfo.com

Internal Compliance

Nakita Viljoen
Telephone: +27 10 109 3134
Nakita Viljoen: nakita@randswiss.com
Website: www.randswiss.com

Annexure B

Complaints Follow Up Procedure

Client Name:

Respondents Acknowledgement to complaint.

Name	Signature
Date	

Respondents response to complaint?

What documents have been provided by client and respondent as documentary proof?

Has this complaint been acknowledged to the client by the receiver?

Y	N
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Name	Signature
Date	

Is the client happy with the resolution of his/her complaint?

Y	N
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Date of complaint resolution: ___/___/___

Respondent Signature

Resolver Signature

Management Signature

Respondent Name

Resolver Name

Management Name

Date

Date

Date