



## Complaints Policy

BetterLife Distribution Services (Pty) Limited,  
FSP No. 24015

BetterLife Distribution Services (Pty) Limited (Reg No. 2005/024995/07)

(BetterLife means BetterLife Distribution Services (Pty) Limited)

### The purpose of this policy:

BetterLife is an authorised financial services providers (FSP) and as such we are required by the FAIS Act (Financial Advisory and Intermediary Services Act) to have an internal complaints policy with effective processes in place, in the event that a complainant submits a complaint regarding a financial service which we have rendered.

This document explains the procedure should you wish to complain about any of the financial services rendered by our business or any of our representatives, and sets out the process that we will follow in order to resolve the complaint.

### How to submit a complaint

The complaint needs to be submitted to us in writing. It can be submitted either by hand, post, fax or via email to the BetterLife contact details that appear below.

The complaint should contain adequate detail regarding the following:

- The full name, ID number (or registration number) and contact details of the complainant
- If the complainant is not the client or policy holder, the full name, ID number (or registration number) and contact details of the client
- Policy number
- Specific details about the nature of the complaint, including the necessary facts, dates and supporting documentation where applicable, so as to enable us to deal with the complaint promptly and fairly.

### Our responsibility:

- We will acknowledge receipt of your complaint in writing as soon as possible after it has been received
- The complaint will then be allocated to the appropriate department and staff member to investigate and ensure your complaint receives proper consideration
- We will attempt to resolve the complaint within six (6) weeks of the receipt thereof
- We have the appropriate management controls in place to ensure the consideration process is effectively controlled and supervised
- We will inform you of the results of the consideration
- Where the complaint is resolved in the favour of the complainant, we will offer a full redress to the complainant in a prompt manner
- If the outcome is not favourable to the complainant we will provide full written reasons for our decision, as well as further steps which are available to the complainant
- As required by legislation we will keep and maintain record of the complaint for five (5) years

Our pledge to the complainant and client:

- We are committed to resolving complaints in a fair and practical manner
- We will take all necessary steps to investigate all complaints thoroughly ensuring that each complaint receives due consideration
- The overall process is managed suitably and effectively

## If the complaint is not resolved to the complainant's satisfaction

If the outcome of the complaint is unfavourable to the client, or is not resolved to the complainant's satisfaction:

As per legislation we are required to inform the complainant within six (6) weeks of receiving the complaint, in writing, as well as the reasons why the complaint could not be resolved.

You then have the following recourse:

- Refer the matter to the FAIS Ombud within six (6) months of notification that the complaint could not be resolved in your favour, or within six (6) months of our failure to deal with the complaint
- Refer the matter to either the Ombudsman for Short Term Insurance, or the Ombudsman for Long Term Insurance, if appropriate and within their jurisdiction

Please feel free to contact us if you have any queries or need any assistance.

## Important Contact Details:

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### **BetterLife Distribution Services**

P O Box 3695, Northcliff, 2115  
Block 3, Pendoring Office Park, 299 Pendoring Road, Blackheath, 2195  
Contact department: Service Excellence  
Tel: 0860 333 433  
Fax: 0867 430 509  
Email: [serviceexcellence@betterlife.co.za](mailto:serviceexcellence@betterlife.co.za)

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### **FAIS Ombud office**

P O Box 74571, Lynwood Ridge, 0040  
Tel: 012 470 9080  
Fax: 012 348 3447  
Email: [info@faisombud.co.za](mailto:info@faisombud.co.za)  
Website: [www.faisombud.co.za](http://www.faisombud.co.za)

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### **Short Term Ombudsman**

P O Box 32334, Braamfontein, 2017  
Tel: 011 726 8900  
Fax: 011 726 5501  
Email: [info@osti.co.za](mailto:info@osti.co.za)

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### **Long Term Ombudsman**

Private Bag X45, Claremont, 7735  
Tel: 021 657 5000  
Fax: 021 674 0951  
Email: [info@ombud.co.za](mailto:info@ombud.co.za)

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