

Complaints Policy and Procedure

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Important

Kindly note that we refer to you as our "Members", and we have attempted to keep this consistent in all our communication, however, there are some instances where we had to refer to you as "the client" due to legalities.

Purpose of this document

MediPet is an authorised Financial Services Provider and as such we have certain specific duties to you, our member. One of these duties is the establishment of a formal complaints resolution procedure, which will enable you to exercise your rights as provided for in the Financial Advisory and Intermediary Services Act.

The purpose of this document is to inform you of the procedure that must be followed to submit a formal complaint with us. Please be advised that our internal complaints resolution procedure may be amended from time to time in order to comply with the regulatory requirements. All complaints must be send to info@medipet.co.za or posted PO Box 31596, Tokai 7966, Cape Town, Unit 4 Silverwood Cl, Tokai, Cape Town.

Definitions

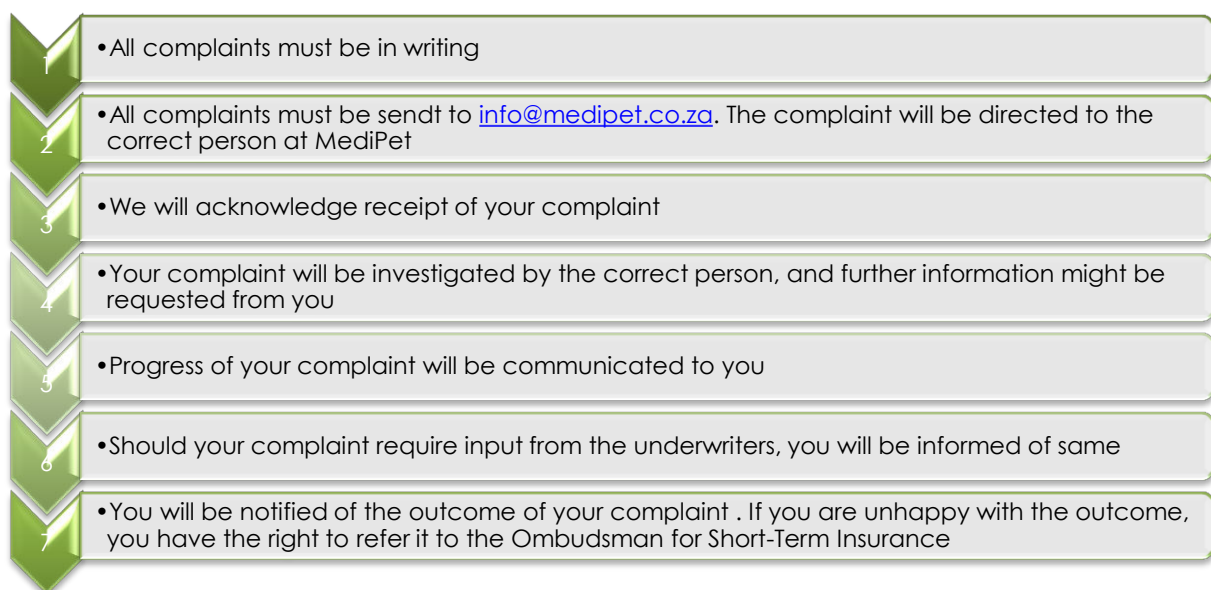
1. "Complaint" means an expression of dissatisfaction by a complainant, relating to a product or service provided or offered by the financial services provider, or to an agreement with the financial services provider in respect of its products or services and indicating that:
 - a) the financial services provider or its service provider has contravened or failed to comply with an agreement, a law, a rule, or a code of conduct which is binding on the financial services provider or to which it subscribes;
 - b) the financial services provider or its service providers' maladministration or wilful or negligent action or failure to act, has caused the complainant harm, prejudice, distress or substantial inconvenience; or
 - c) the financial services provider or its service provider has treated the complainant unfairly, and regardless of whether such an expression of dissatisfaction is submitted together with or in relation to a client query.

2. "Complainant" means a person who has submitted a specific complaint to the financial services provider or its service provider and who
 - a) is a client or prospective client of the financial services provider concerned and has

- b) a direct interest in the agreement, product or service to which the complaint relates; or
 - c) has submitted the complaint on behalf of a person mentioned in (a) provided that a prospective client will only be regarded as a complainant to the extent that the complaint relates to the prospective client's dissatisfaction in relation to the application, approach, solicitation or advertising or marketing material contemplated in the definition of "prospective client".
3. "Client" of a financial services provider means any user, former user or beneficiary of one or more of the financial products or services provided by the financial services provider, and their successors in title.
 4. "Client Query" means a request to the financial services provider by or on behalf of a client or prospective client, for information regarding the financial products, services or related processes, or to carry out a transaction or action in relation to any such product or service.
 5. "FAIS" means the Financial Advisory and Intermediary Services Act No. 37 of 2002 (as amended) which was designed to protect clients, regulate the selling and advice-giving activities of the FSPs, to ensure that the consumers are provided with adequate information about the financial products they use and about the people and institutions who sell these financial products and establish a properly regulated financial services profession.
 6. "FAIS Ombud" the FAIS Ombud deals with complaints submitted to the Office by a specific client against a financial services provider.
 7. "Financial Services Provider" means MediPet Animal Health Insurance Brokers (Pty) Ltd (MediPet), Reg No: 2007/007495/07, FSP licence no: 32613, PO Box 31596, Tokai 7966, Cape Town, Unit 4 Silverwood Cl, Tokai, Cape Town, 7945, Tel: 021 701 2023, Fax: 021 701 2027, Email: info@medipet.co.za, www.medipet.co.za
 8. "Prospective client" of a financial services provider means a person who has applied to or otherwise approached the financial services provider in relation to becoming a client of the financial services provider, or a person who has been solicited by the financial services provider to become a client or has received marketing or advertising material in relation to the financial institution's products or services.
 9. "Routine Complaints" is where a client submits an expression of dissatisfaction together with a client query or relating to a client query and which further can be resolved internally within a period of 15 days. Routine complaints are therefore client queries which have been escalated by the client previously but

now the client has become dissatisfied with the process being followed to resolve the client query.

10. "Serious Complaints" are complaints that contravene regulatory requirements and are likely or may already have caused a client to suffer financial prejudice.
11. "Service provider" means another person with whom the financial services provider to whose products or services the complaint relates has an arrangement in relation to the marketing, distribution, administration or provision of such products or services, regardless of whether or not such other person is the agent of the financial services provider.
12. "Resolved" in relation to a complaint means that the complaint has been finalised in such a manner that the complainant has explicitly accepted that the matter is fully resolved or that it is reasonable for the financial services provider to assume that the complainant has so accepted. A complaint should only be regarded as resolved once any and all undertakings made by the financial services provider to resolve the complaint have been met.
13. "TCF" Treating Clients Fairly is an outcome based regulatory and supervisory approach designed to ensure that specific, clearly articulated fairness outcomes for financial services clients are delivered by regulated financial service providers (FSPs). FSPs are expected to demonstrate that they deliver the required 6 TCF Outcomes to their clients throughout the product life cycle, from product design and promotion, through advice and servicing, to complaints and claims handling – and throughout the product value chain.





Complaint has to be relevant

In terms of the FAIS Act, a “complaint” means a specific complaint relating to a financial service rendered by the FSP or an employee of the FSP, to the complainant on or after the date of commencement of the FAIS Act. The complainant alleged that the FSP, employee or representative:

- has contravened or failed to comply with a provision of the FAIS Act and that as a result thereof the complainant has suffered or is likely to suffer financial prejudice or damage; or
- has wilfully or negligently rendered a financial service to the complainant which has caused prejudice or damage to the complainant or which is likely to result in such prejudice or damage; or
- has treated the complainant unfairly

The financial services environment is complex. We will endeavour to address all reasonable requests from our clients, but may also refer you to a more appropriate facility. Where the complaint relates to any aspect of our service, or any disclosures that ought to be made by us, we will endeavour to address those complaints in writing, within 7 days.

In instances where the complaint relates to any matter that is not within our control, such as product information or investment performance, we will forward the complaint to the product supplier concerned. Please be advised that we reserve the right to recover costs or damages that we suffer because of clients making frivolous, vexatious or unreasonable claims.

Social media complaints

1. We have allocated a team to monitor all social media complaints.
2. Social media complaints received will follow the same procedure as noted hereunder. We prefer to engage with the complainant directly and not on social media.
3. The complaint will then be investigated and handled in accordance with this policy.

Procedure

Our internal complaints resolution process is intended to provide fair and effective resolution of complaints. The time periods set-out in this procedure will be adhered to as strictly as possible but may be varied if necessary. The following step-by-step guideline sets out the procedures we will adopt and shows how a complaint will be dealt with, once received by us:

1. Your complaint and all communications about your complaint must be in writing. All verbal communications made regarding the complaint must be confirmed in writing within 3 days of the communication.
2. Please indicate the following information:
 - Your name, surname and contact details
 - A complete description of your complaint and the date of the incident
 - The name of the person who you dealt with that led to your complaint, or, the circumstances that led to your dissatisfaction.
3. The complaint will be entered on our Complaints Register on the same day that it is made and written confirmation of receipt will be forwarded to you. We will keep a record of the complaint, and maintain such record for 5 years as required by legislation. Please take into consideration that the method of communication chosen by you will determine how quickly we will respond to your complaint.
4. The complaint will immediately be drawn to the attention of the senior manager in charge of the relevant department for allocation to a trained and skilled person who is able to properly respond to your complaint.
5. The complaint will be investigated and we will revert to you with our preliminary findings within 7 working days from the date of receipt of the complaint. In all instances we will advise you of the reasons for our decisions.
6. The preliminary findings will be discussed with all internal parties concerned, and a proposed solution will be communicated to you within a further 7 working days. In all instances we will advise you of the reasons for our decisions.
7. If you are not satisfied with our solution, you may refer the complaint to the Director of our business. The Director may amend the solution or confirm it. Please be informed that certain decisions may have to be approved by the underwriter. In such a case we will communicate that fact to you, as well as the date on which a decision will be taken.
8. If, after having referred the complaint to the Director, you are still not satisfied with the outcome, we will regard the complaint as being unsatisfactorily resolved. In such a case, you may approach the office of the Ombudsman for Financial Services Providers or take such other steps as may be advised by your legal representatives.
9. The Ombudsman is appointed by the FSCA to act as an adjudicator in disputes between clients and financial services providers. The referral to the office of the Ombudsman must be done in accordance with the provisions of section 21 of the Financial Advisory and Intermediary Services Act 2002 and the rules promulgated in terms of that section.
10. In instances where we have not been able to arrive at a resolution within 6 weeks after you have submitted your complaint, the matter may automatically be referred to the Ombudsman. The Ombudsman acts independently and objectively and has jurisdiction in respect of complaints relating to advice or intermediary services, which has arisen after 15 November 2002.

11. You must, if you wish to refer a matter to the Ombudsman, do so within 6 months from the date of the notice in which we inform you that we are unable to resolve the complaint to your satisfaction. The Ombudsman will not adjudicate in matters exceeding a value of R800 000.

Short Term Ombudsman

Insurance Matters

P O Box 32334, Braamfontein, 2017

Tel No. 011 726 8900

Fax No. 011 726 5501

E-mail: info@osti.co.za

FAIS Ombudsman

Compliance Matters

P O Box 74571, LYNWOOD RIDGE, 0040

Tel No. 012 470 9080

Fax No. 012 348 3447

E-mail: info@faisombud.co.za

Version control

March 2013	V1
April 2020	V2