

Complaints procedure

1. Communications with complainants

- 1.1 The complaint processes and procedures must be transparent, visible, and accessible through channels that are appropriate to the provider's clients. The procedure can be accessed from the following website www.gtc.co.za or the complainant can request a hardcopy from the planner/administrator concerned.
- 1.2 No charges may be imposed on you the complainant for laying a complaint.
- 1.3 All communication must be in plain language.
- 1.4 A single point of contact for the submission of complaints to us the provider must be provided, as per the website above.
- 1.5 Written acknowledgement of our receipt of your complaint will be sent to you within five (5) working days.
- 1.6 You, the complainant, must provide the following information in writing to us to ensure that we have the correct details and that the procedure is managed efficiently and effectively: -
 - 1.6.1 Your full names and reference numbers.
 - 1.6.2 Your email, postal address, and contact telephone/cell numbers.
 - 1.6.3 All relevant details of your complaint including the basis and reason for the complaint, with all relevant details, dates, etc.
 - 1.6.4 We undertake to evaluate all written complaints equitably and will respond to your complaint as soon as we have completed our investigation.
 - 1.6.5 All written complaints received will be reviewed and dealt with in a professional and proficient way.
 - 1.6.6 We will endeavour to respond to your complaint in writing within twenty (20) working days from date of receipt of your complaint.
- 1.7 Having acknowledged receipt of your complaint within five (5) business days from date of receipt of your complaint, we will promptly inform you of the process to be followed, including:
 - 1.7.1 Contact details of the person that will be handling your complaint.
 - 1.7.2 Indicative and, where applicable, prescribed timelines for addressing your complaint.
 - 1.7.3 Details of the internal complaint's escalation and review process if you are not satisfied with the outcome of your complaint.

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GTC is nationally represented in Johannesburg, Cape Town and Durban.

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- 1.7.4 Details of escalation of complaints to the office of the relevant Ombud as well as any applicable timelines.
- 1.7.5 Details of the duties of us as the provider and rights of you the complainant as set out in the rules applicable to the relevant Ombud.
- 1.8 You will be kept adequately informed of:
 - 1.8.1 The progress of your complaint.
 - 1.8.2 Causes of any delay in the finalisation of your complaint and revised timelines.

2. Decisions relating to complaints

- 2.1 You will be informed of the outcome in writing within a reasonable time from which the finding is made.
- 2.2 If a complaint is upheld, any commitment by us to make a compensation payment, goodwill payment or to take any other action will be carried out without undue delay and within agreed timeframes with you the complainant.
- 2.3 If the complaint is rejected, then you will be provided with clear and adequate reasons for the decision and must be informed of any applicable escalation or review processes, including how to use them and any relevant time limits.
- 2.4 If you still feel that your complaint remains unsatisfied, you may refer your complaint to the relevant Ombud as set out hereunder:

Ombud's details:

- 2.4.1 **Pension funds adjudicator**
Address: PO Box 651826, Benmore, 2010
Telephone: 087 942 2700
Fax: 087 942 2644
Email: enquiries-jhb@pfa.org.za
- 2.4.2 **Long-term life Ombud**
Address: Private Bag X45, Claremont, 7735
Telephone: (021) 657 5000
Fax: (021) 674 0951
Email: info@ombud.co.za
- 2.4.3 **FAIS Ombud**
Address: PO Box 74571, Lynwood Ridge, 0040
Telephone: (012) 470 9080
Fax: (012) 348 3447
Email: info@faisombud.co.za

3. FAIS Ombud complaints

- 3.1 After a complaint is dismissed by an FSP, or failing resolution, you will receive a written explanation with reasons why your complaint has been dismissed.
- 3.2 After the FSP's dismissal of your complaint and should you remain aggrieved, you may, within 6 months from date of dismissal, refer your complaint to the FAIS Ombud for adjudication in the prescribed format.
- 3.3 Please note that the FAIS Ombud has a monetary jurisdictional limit of R800 000.00. No claim in excess of R800 000.00 will be considered unless:
 - 3.3.1 You abandon the amount in excess of R800 000.00 to bring your claim within the jurisdictional limit of the FAIS Ombud; or
 - 3.3.2 There is consent between the parties to the FAIS Ombud entertaining your complaint.
- 3.4 Also please note that should you institute proceedings in a court of law, the FAIS Ombud will not investigate your complaint.
- 3.5 For FAIS complaints, you may lodge your complaint online together with supporting documentation via info@faisombud.co.za.