

Internal rules on complaints handling

This Financial Service provider is committed to dealing with all complaints in accordance with the requirements of the General Code of Conduct for Financial Services Providers and the six outcomes of Treating Customers Fairly.

In order to achieve that, we have compiled this complaints handling procedure and in terms thereof we require all persons who wish to formally register a complaint with this provider to please assist us by observing the following procedures:

- (1) Please submit your complaint in writing. Your complaint may be submitted by email to Paul Chatfield (paul@chatfield.co.za).
- (2) Please tell us as much as possible about what led to your complaint, i.e. what happened to cause your dissatisfaction.
- (3) Please include details on how you have been affected, whether financially or otherwise.
- (4) Your complaint should be supported by any documents that will assist us in understanding what went wrong, such as e-mail correspondence, policy schedules, record of advice given, or any other documented information you believe is relevant and will assist us.
- (5) Please give us an indication of how you would like us to try and make things right for you.
- (6) Please note that we will be in communication with you in order to endeavour to resolve the issue with you within six weeks – so please provide us with all your contact details such as email address/es, telephone number/s and an indication of when it will be best to contact you, if that is necessary.
- (7) If you have appointed a person to represent you, please provide us with a copy of the Power of Attorney granted to that person.

HOW WE WILL PROCEED.

Once your complaint is received, it will be personally handed by **Paul Chatfield** who will liaise with you whilst seeking to resolve the issue to your and our satisfaction.

Chatfield Risk Brokers (pty) Ltd T/A Chatfield Wealth & Retirement

Registration Number: 2016/208744/07

Authorised financial services provider- FSP47094

12 Memel Road, Claremont, Cape Town, 7708

Tel: 011 568 4803 , email: info@chatfield.co.za



The Rules of the Office of the FAIS Ombud require us to come to a satisfactory settlement with you within 6 weeks if the complaint is upheld (viz., if we agree you have a valid complaint). During the time that we are busy with assessing your complaint we will provide you with regular feedback on our progress and our final decision on the matter.

If the complaints manager is not the party responsible under law for the final decision on the resolution of the complaint (e.g. the business owner/s or key individual), then your complaint will be escalated by the complaints manager to that level for review, in the event that we are struggling to achieve consensus on a suitable settlement.

If we cannot agree on a settlement arrangement, then you have the right to refer your complaint to the FAIS Ombud, whose details we will provide to you at that time.

If we cannot, once having reviewed the documentation which you send to us, uphold your complaint as valid, you will be advised as such as soon as possible, but certainly before the expiry of the six-week period mentioned above. In the event that we cannot uphold your complaint, you will be entitled to escalate it to the FAIS Ombud, or any other applicable Ombud (such as the Ombud for Short-Term Insurance, or the Long Term Insurance Ombud, or the Pension Funds Adjudicator) whose contact details we will provide to you at that time.

As most complaints concerning brokers are adjudicated under the FAIS Act, a copy of the Rules on Ombud complaints Proceedings for the FAIS Ombud will, on request, be sent to you for your information.

Please note that your complaint must be submitted to the relevant Ombud within **6 (six) months** of the final response to you from this FSP (which is referred to as the respondent by the Ombud).

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