



**Customer Complaints
Management Framework and Handling Policy**

**THE REAL AUTOMOBILE FINANCE AND INSURANCE CONSULTING
COMPANY (PTY) LTD and its associated companies
(Hereinafter referred to as "TRAFICC")**

FSP#25955

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1. DOCUMENT HISTORY AND VERSION CONTROL

DOCUMENT INFORMATION

Overview	This document is the official complaints handling policy document for The Real Automobile Finance and Insurance Consulting Company (Pty) Ltd and its associated companies "TRAFICC". FSP 25955
Scope	TRAFICC
Version	1.0 March 2024

2. INTRODUCTION

The Financial Services Conduct Authority (FSCA), through various legislative provisions, has set specific requirements that authorised financial services providers (FSP's), need to adhere to.

Furthermore, the FSCA has adopted a Treating Customers Fairly (TCF) framework as the basis for its supervision of the conduct of business of regulated financial institutions. The TCF framework is a key component of the future market conduct regulatory authority's mandate to promote fair treatment of financial customers under the "Twin Peaks" model of financial sector regulation. The TCF approach seeks to ensure that specific, clearly articulated fairness outcomes for financial services customers are demonstrably delivered by regulated financial institutions, at all stages of the relationship between the institution and its customers. Effective management of customer complaints by financial institutions is a vital component of financial consumer protection. TCF Outcome 6 provides that "Customers do not face unreasonable post-sale barriers imposed by firms to change product, switch providers, submit a claim or make a complaint"

This Policy document provides general principles to guide the way complaints are managed within TRAFICC and formalises the business practices required for an effective complaints handling process.

Effective management of customer complaints is key to supporting our aim in which dissatisfied customers can be transformed into advocates or loyal supporters of our business which ultimately builds trust and lasting relationship sustainability.

3. PURPOSE AND OBJECTIVES

This policy aims to ensure that we handle complaints consistently, fairly, efficiently and effectively. Our complaint management system is intended to:

- Enable us to respond to issues raised by people making complaints in a timely and cost-effective way
- Boost public confidence in our administrative process, and
- Provide information that can be used by us to deliver quality improvements in our products (where relevant), services, employees and complaint handling.

This policy provides guidance to our employees and people who wish to make a complaint on the key principles and concepts of our complaint management system.

The key objective of this document are as follows:

- To understand what constitutes a complaint (regulatory definition) so that there is a consistent understanding across TRAFICC. This is especially important when capturing complaints onto the system
- To record all complaints
- To thoroughly investigate the complaint
- To identify possible service breakdowns
- To ensure fair treatment of customers in line with the TCF principles

- To ensure fair outcomes for customers
- To make informed decisions and protect and enhance TRAFICC’s reputation
- To allow for effective reporting, root cause analysis and error cause removal
- To ensure that complaints are resolved in a timeous manner
- To ensure consistent complaints handling
- To ensure effective management of complaints
- To ensure that our complaints process is fair, transparent, accessible and visible to our customer
- To ensure that adequate communication is provided to the customer about how to complain, where to complain and to whom they can complain to and that this is performed in clear and understandable language
- To improve customer experience

4. DEFINITIONS

The following definitions have been adopted in this document:

- **“Advice”** means, subject to subsection (3)(a) the FAIS Act, any recommendation, guidance, or proposal of a financial nature furnished, by any means or medium, to any client or group of clients-
 - a. in respect of the purchase of any financial product; or
 - b. in respect of the investment in any financial product; or
 - c. on the conclusion of any other transaction, including a loan or cession, aimed at the incurring of any liability or the acquisition of any right or benefit in respect of any financial product; or
 - d. on the variation of any term or condition applying to a financial product, on the replacement of any such product, or on the termination of any purchase of or investment in any such product, and irrespective of whether such advice-
 - e. is furnished during or incidental to financial planning in connection with the affairs of the client.
 - f. or results in any such purchase, investment, transaction, variation, replacement, or termination being affected.
 - g. results in the purchase by the Complainant of any product based on the advice
- **“Complaint”** means an expression of dissatisfaction by a complainant, relating to a product or service provided or offered by TRAFICC, or to an agreement with TRAFICC in respect of its products or services and indicating that –
 - a. TRAFICC or its affiliated service provider has contravened or failed to comply with an agreement, a law, a rule, or a code of conduct which is binding on TRAFICC or to which it subscribes;
 - b. TRAFICC or its affiliated service provider’s maladministration or willful or negligent action or failure to act, has caused the complainant harm, prejudice, distress or substantial inconvenience; or
 - c. TRAFICC or its affiliated 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 customer query.
- **“Complainant”** means a person who has submitted a specific complaint to TRAFICC or, to the knowledge of TRAFICC, to TRAFICC’s affiliated service provider and who –
 - a. Is a customer or prospective customer of TRAFICC and has a direct interest in the agreement, product or service to which the complaint relates; or
 - b. Has submitted the complaint on behalf of a person mentioned in (a.),
 Provided that a prospective customer will only be regarded as a complainant to the extent that the complaint relates to the prospective customer’s dissatisfaction in relation to the application, approach, solicitation or advertising or marketing material contemplated in the definition of “prospective customer”.
- **Complaints Management** – means the management of the entire lifecycle of a complaint. This commences with the ease of process for the client to lodge complaints and the associated communication. It includes the way complaints are handled, recorded, resolved and quality controlled; the way people involved in complaints management processes are managed and trained; the way decisions are made; the ways clients’ trust is restored; the way the reports are compiled and analysed; and ultimately the way business learns from the feedback gleaned from complaints and takes corrective and proactive action accordingly.
- **Complaints Reporting System-** The set of procedures and related case management documentation used by TRAFICC for recording, classifying, routing, escalating, and resolving individual complaints received by the business. In relation to the Complaints Management function, the process used by the business to monitor, analyse, and report on the TRAFICC’s performance in relation to Complaints Management.

- **Complaints handling-** The process of attending to and resolving complaints including ongoing interaction with Complainants. It is expected that this process meets certain minimum standards.
- **Complaints Handling Staff-** Currently internal Management and Compliance
- **Compensation payment-** means a payment, whether in monetary form or in the form of a benefit or service, to a complainant to compensate the complainant for a proven or estimated financial loss incurred as a result of TRAFICC’s action, failure to act, or unfair treatment forming the basis of the complaint, but excludes any –
 - a. goodwill payment;
 - b. payment contractually due to the complainant in terms of a policy.
- **“Customer”** of TRAFICC means any user, former user or beneficiary of one or more of the TRAFICC’s financial products or services, and their successors in title.
- **Customer query-** means a request to the financial institution by or on behalf of a customer or prospective customer, for information regarding the financial institution’s products, services, or related processes, or to carry out a transaction or action in relation to any such product or service. Please note that there is no expectation to capture queries unless the query has become a complaint.
- **“Goodwill payment”-** means a payment, whether in monetary form or in the form of a benefit or service, to a complainant as an expression of goodwill aimed at resolving a complaint, where TRAFICC does not accept liability for any financial loss to the complainant because of the matter complained about.
- **“Escalated complaints process”** – This is the process where the complainant is not happy with the initial outcome reached by TRAFICC and wants an independent review of the complaint outcome.
- **“Existing Customer”** means a person that has an insurance product or a plan with TRAFICC.
- **“FAIS complaint/Ombud”-** means a specific complaint, submitted by a Complainant to the FAIS Ombudsman or TRAFICC for purposes of resolution by TRAFICC, relating to a financial service rendered by TRAFICC or its representative to the Complainant on or after the date of commencement of the FAIS Act, and in which complaint it is alleged that TRAFICC or its representative has:
 - a. 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;
 - b. has willfully 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
 - c. has treated the Complainant unfairly;
- **“FAIS Ombud Complainant”** means a client who submits a complaint to the FAIS Ombudsman in relation to the application of a policy and includes advice rendered
- **“Goodwill payment”-** means a payment, whether in monetary form or in the form of a benefit or service, to a complainant as an expression of goodwill aimed at resolving a complaint, where TRAFICC does not accept liability for any financial loss to the complainant because of the matter complained about.
- **“Prospective customer”** means any person who has applied to or otherwise approached TRAFICC in relation to becoming a customer of TRAFICC, or a person who has been solicited by TRAFICC to become a customer or has received marketing or advertising material in relation to TRAFICC’s products or services.
- **“Rejected”** in relation to a complaint means that the complaint has not been upheld and TRAFICC regards the complaint as finalised after advising the complainant that it does not intend to take any further action to resolve the complaint. This can arise either where TRAFICC rejects a complaint without offering to take steps to resolve it because TRAFICC regards the complaint as unjustified or invalid, or where the customer or prospective customer does not accept or respond to TRAFICC’s proposals to resolve the complaint and TRAFICC then advises the complainant that it does not intend to take any further action to attempt to resolve the complaint
- **“Reportable complaint”** means any complaint other than a complaint that has been;
 1. Upheld immediately by the person who initially received the complaint;
 2. Upheld within the financial institution’s ordinary processes for handling customer queries in relation to the type of agreement, product or service complained about, provided that such process does not take more than five business days to complete from the date the complaint is received; or
 3. Submitted to or brought to the attention of the financial institution in such a manner that the financial institution does not have a reasonable opportunity to record such details of the complaint as may be prescribed in relation to reportable complaints.
- **“Reports (or reporting)”-** means any periodic or ad-hoc reports (and related documents) obtained from the complaints management system and other sources in the business which shall be used for analysis, monitoring, submissions to regulatory authorities, and the making of recommendations to the business.

- **“Service Provider”** means another person with whom TRAFICC’s 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 TRAFICC.
- **“Upheld”** 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 TRAFICC to assume that the complainant has so accepted. A complaint should only be regarded as upheld once any and all undertakings made by TRAFICC to resolve the complaint have been met.

5. REGULATORY FRAMEWORK

This policy is governed by the complete compliance of the following legislative frameworks:

Legislation	Abbreviation/Acronym
Consumer Protection Act No 68 of 2008	CPA
National Credit Act, 2005 (Act 34 of 2005)	NCR
Protection of Personal Information Act No 4 of 2013	POPI
Financial Intelligence Centre Act No 38 of 2001	FICA
Financial Advisory and Intermediary Services Act No 37 of 2002	FAIS

The complete compliance of the above legislative frameworks are enforced by the following regulatory bodies:

Regulator	Overview
Financial Services Conduct Authority (FSCA)	The Financial Services Conduct Authority (FSCA) is an independent institution established by statute to oversee the South African Non-Banking Financial Services Industry in the public interest. Its mission and vision are to promote and maintain a sound financial investment in South Africa. The FAIS Act is one of the laws administered by the FSCA.
National Credit Regulator (NCR)	The National Credit Regulator (NCR) was established as the regulator under the National Credit Act No. 34 of 2005 (The Act) and is responsible for the regulation of the South African credit industry.
Independent Communications Authority of South Africa (ICASA)	The Independent Communications Authority of South Africa (ICASA) is the regulator for the South African communications, broadcasting and postal services sector. ICASA was established by an Act of statute the Independent Communications Authority of South Africa Act of 2000, as Amended.
National Financial Ombud Scheme	The office for the National Financial Ombud Scheme was established in 2024 (replacing both the Short Term and Long Term Insurance Ombuds). The function of the office is to mediate in disputes between subscribing members of the insurance industry and policyholders regarding insurance contracts (claims and service related matters).
FAIS Ombudsman	The Office of the Ombud for Financial Services Providers (‘FAIS Ombud’) was established by the Financial Advisory and Intermediary Services Act, 37 of 2002 (‘FAIS Act’). The function of the office is to mediate in disputes between subscribing members of the insurance industry and policyholders regarding insurance contracts (product and advice related matters).
Information Regulator	The Office of the Information Regulator was established in 2016 to promote the protection of personal information processed by any person and the promotion of the right of access to any information held by public and private bodies. The function of the office is to investigate complaints relating to the use of personal information.
Consumer Goods and Services Ombuds	The Office of the Consumer Goods and Services Ombud (“the CGSO”) is the consumer goods and services industry’s voluntary Ombud scheme, set up in line with the Consumer Protection Act (“the CPA”) 68 of 2008. The body is voluntary and may engage in the resolution of disputes arising within the industry.

Direct Marketing Association (DMA)	The Direct Marketing Association establishes and maintains standards for the conduct of direct marketing in South Africa. The DMA is a highly proactive leader in this vital, flourishing industry that contributes substantially to South Africa's economy.
National Consumer Commission (NCC)	The mission of the National Consumer Commission (NCC) is to promote compliance with the Consumer Protection Act through advocacy and enforcement, in order to ensure fair business practice and uphold the social and economic welfare of consumers
National Consumer Tribunal (NCT)	The mission of the National Consumer Tribunal (NCT) is the provision of accessible adjudication and redress to advance socio-economic welfare in South Africa. The NCT derives its mandate from Section 27 of the National Credit Act.
Treating Customers Fairly (TCF)	Treating Customers Fairly (TCF) is an outcome based regulatory and supervisory approach designed to ensure that regulated financial institutions deliver specific, clearly set out fairness outcomes for financial customers.
Service Level Agreement	Service Level Agreement (SLA) between the Credit Providers Association (CPA) and the Credit Bureau Association (where they are members of the CPA)

6. APPLICABILITY AND SCOPE

This document is a high-level, governance-based document which sets out the minimum standards and requirements for effective and compliant complaints management and applies to all TRAFICC service providers and includes arrangements TRAFICC has outsourced. Each FSP/intermediary, through which TRAFICC may distribute its products, must ensure that they have such a complaint management process applicable to the business as relevant.

This policy is applicable to all complaints received by TRAFICC through the following mediums:

- Direct complaints from customer or retail clients received via phone, fax and email
- Regulatory complaints received from the regulatory bodies
- Media complaints, including social media
- Complaints received from attorneys

7. COMPLAINTS APPROACH AND PROCESS

TRAFICC'S approach:

TRAFICC has adopted a decentralised approach for dealing with customer complaints; i.e. a central complaints team with representatives within the business units handling complaints for that specific environment. The responsibility for handling specific complaints is appropriately delegated to ensure efficient handling. Delegation is to staff who are adequately trained and have an appropriate mix of experience, knowledge and skill in complaints handling, in the relevant complaints subject matter, in the principles of TCF, and in relevant legal and regulatory provisions. The FSP will always own the customer complaint and the resolution thereof.

TRAFICC's process:

- Receive, record and categorise the respective complaint. This is the point at which a reference number is generated.
- Acknowledge receipt of such complaint to complainant and issue a reference number.
- Advise the complainant of the procedure of resolving complaints and the respective timelines.
- Investigate all aspects of complaint and get all relevant facts from all parties concerned.
- Resolution of complaint

- Response to complainant/Regulator and complaint closure

7.1 PROCESS STEPS EXPLAINED

STEP 1: RECEIPT, CATEGORISATION AND RECORDAL

Receipt of Complaint & Recording

The purpose of this step is to ensure that all potential issues are captured by TRAFICC, and classified for escalation, review and action as required.

Any reportable complaint, issue or negative customer interaction must be logged, tracked and classified for action. All of these complaints must be formally logged using the paper-based complaint form.

Within 24 hours (Monday to Friday) the complaint should be directed to the responsible person within the business unit to resolve the complaint. The Business Unit will have oversight of the complaint.

At the point of receiving a complaint, the following checks are to be performed;

- I. Ensure that such complaint is in writing in the correct form and manner.
- II. Categorise the complaint in the respective category that it should fall under as stipulated in the “complaints categories” section.
- III. Record the details onto the Complaints Management tool (both on TRAFICC’s management system and Insurer’s Brilliance System)

Categorisation of Complaints

In accordance to TCF provisions, financial institutions such as TRAFICC are required to manage and categorise complaints in line with the TCF Outcomes. TCF aligned complaints categorisation entails that financial institutions should categorise, record and report on complaints by identifying the TCF Outcome category to which a complaint most closely relates, and group complaints accordingly. There is a total of nine minimum categories which should be used, namely;

I. Complaints relating to the design of a product or service (Outcome 2)

- A. Complaints indicating that specific features of the product or service are unfair, inadequate, confusing or overly complex, or unsuitable for the customers at which they have been targeted. Complaints regarding unfair or confusing pricing, costs or charges would fall into this category
- B. Complaints regarding the features or operation of bundled products or add-on / value added services, customer incentives or loyalty benefits should be included
- C. Complaints relating to the inclusion of advice related charges in the cost structure of the product.

II. Complaints relating to advice (Outcome 3)

- A. Complaints relating to any documentation provided to customers or prospective customers, or other communications with customers or prospective customers that are alleged to be inaccurate, unsuitable, misleading, incomplete, confusing, unclear, etc. It will cover both advertising and marketing material as well as specific product or service related communications.
- B. This also includes complaints relating to information provided at all stages of the product life cycle, not only at or before point of sale. Complaints regarding such information could apply to either the content of the information, or the manner or medium in which it is provided.
- C. This category will also be inclusive of complaints regarding a failure to provide information, or complaints that information was provided at an inappropriate time.

III. Complaints relating to advice (Outcome 4)

- A. This category entails complaints relating to advice provided not taking adequate account of the customer or prospective customer’s needs and circumstances (including affordability), factually incorrect information and/or misleading, or advice not being provided when the complainant believes it should have been provided.
- B. This category also includes complaints indicating that the adviser was subject to a conflict of interest, or was lacking in knowledge, skill, experience or integrity.

- C. This category would also include complaints directed to advisers themselves, relating to the adviser's remuneration.

IV. Complaints relating to product performance (Outcome 5a)

- A. This category will include complaints indicating a customer's disappointment in becoming aware of limitations relating to the product or service that are not in line with their expectations. Where applicable, this would include (but is not limited to) complaints regarding perceived poor investment returns on investment, savings or retirement savings products.
- B. The category would also include complaints indicating that the customer was not kept adequately informed during the life of the product of matters that affect the product's ability to meet expectations.
- C. Complaints regarding a product supplier's exercise of any contractual right to terminate a product or amend its terms would also fall under this category.

V. Complaints relating to customer service (Outcome 5b)

- A. This category involves customer service complaints which are those expressing dissatisfaction with TRAFICC's administration of requests and transactions (including complaints regarding TRAFICC's technological support) and complaints relating to the way this category would also include complaints regarding the administrative processing of payments to or by the customer
- B. Complaints relating to breaches of privacy or confidentiality also fall under this category.
- C. It is important to note that complaints relating to the customer service standards of third party or outsourced service providers are included in this category and should be specifically identified.
- D. Complaints arising from alleged fraudulent activity by the firm or a third party, where the customer is dissatisfied with the manner in which the firm has handled the matter or with the assistance provided by the firm in attempting to resolve the matter, would typically also fall under this category.

VI. Complaints relating to product accessibility, changes or switches (Outcome 6a)

- A. This category relates to complaints in respect of barriers or limitations on access to funds, or on the ability to transfer products or services to another provider, or on the ability to make changes to the product or service. Typical types of barriers or limitations covered would include penalties, termination charges, lengthy notice periods, complex "red tape" administrative hurdles when trying to access funds, etc

VII. Complaints relating to complaints handling (Outcome 6b)

- A. This includes complaints regarding the administration of the complaints process, such as delays, poor communication regarding processes and decisions, cumbersome or inaccessible processes, failure to inform complainants of their rights regarding escalation or Ombud mechanisms, etc. Note that this excludes dissatisfaction regarding the outcome of a complaint as this should be regarded as a continuation of the original complaint.

VIII. Complaints relating to insurance risk claims (Outcome 6c)

- A. This category should be used for complaints relating to insurance risk claims only. These complaints would include
 - I. Complaints relating to the administration of the claim process (such as delays, poor communication regarding processes and decisions cumbersome or inaccessible processes, etc.),
 - II. Complaints relating to actual non-payment of claims and, where applicable
 - III. Complaints regarding the quality of workmanship where claim settlement entails repair or similar services

IX. Other complaints

- A. A catch-all category for any complaints not falling within one of the above TCF aligned complaints categories or sub-categories

Note: Where a particular complaint could fall under more than one category, TRAFICC should, for reporting purposes, identify the category to which the complaint most strongly relates. For internal analysis purposes however, where a complaint clearly indicates more than one type of TCF failing, TRAFICC should consider how best to ensure that both types of failing are identified and managed.

Examples of Complaint Reasons into the various TCF Outcomes:

Outcome 2	Outcome 3	Outcome 4	Outcome 5a	Outcome 5b
Premium too high	Unsolicited SMS	Insufficient cover limit	Insufficient cover limit	Staff unprofessional / Rude
Insufficient cover limit	Misrepresentation of Cover	Inadequate cover type		No or poor response
Inadequate cover type	Data capture errors	Misrepresentation of Cover		No consent to policy
Premium increase	Incomplete declaration given	Incomplete declaration given		DMASA registered
Cover Limited	Documents not received	Inconsistent Feedback		DNC list - opt out
Claims decision dispute	Inconsistent Feedback	Misleading claims info		
Unable to reinstate cover	Claims decision dispute			
Unable to re-issue cover	Misleading claims info			
Premium higher				
Outcome 6a	Outcome 6b	Outcome 6c		
Notice period too long	Incomplete declaration given	Time to process claim too long		
Penalties applied	Complaint procedure not given	Incorrect beneficiary paid		
		No or poor response		
		Incorrect amount paid		
		Misleading claims info		
		No or poor response		
		Staff unprofessional / Rude		
		Settlement Dispute		
		Claims decision dispute		
		Dispute on assessment		
		Excess Dispute		
		Unhappy with Service provider		
		Poor Workmanship		
		Repairs taking too long		

STEP 2: COMPLAINT ACKNOWLEDGEMENT

In this step, the business unit manager or complaints officer will acknowledge the receipt of the complaint in writing within 5 days of receipt and will give the client the name and contact details of the staff member responsible for the resolution of the complaint (the Responsible person). The purpose of this is to ensure transparency and visibility, ensuring that the complainant has full knowledge of the procedures for resolution of their complaints.

TRAFICC will log the date and contents of the complaint in the General Complaints Register. The Responsible person should acknowledge receipt of the complaint and ensure that the complainant is contacted within 24 hours (Monday to Friday).

If the complaint can be resolved immediately, the Responsible person will take the necessary action and advise the client accordingly. If resolved within 5 business days the complaint will not be deemed 'reportable.' If the complaint cannot be resolved immediately or within 5 business days, the Responsible person will lodge and categorise the complaint on the Reportable Complaints Register and send the complainant a written summary of the steps to be taken to resolve the matter and the expected date of resolution.

STEP 3: CASE INVESTIGATION

The purpose of this step is to follow up on all aspects of the complaint, both internal and external, to ensure that the key facts are identified and clarified. All areas of interaction and communication should be established (who, what, where, when, why, etc.) and documented where possible. The Responsible person will provide feedback to their business unit about the investigation into the cause of the complaint and how it should be resolved. The business unit should ensure that the investigation is thorough and that all aspects of the complaint have been investigated.

STEP 4: CASE RESOLUTION & CONFIRMATION

The purpose of this step is to ensure that the final resolution is clear and fair with consideration of the merits and

facts of the case in line with prescribed provisions from the respective legislation. Also, confirmation and consultation with the business unit may be required in this step before finalization and interaction with the complainant. It should be confirmed that;

- I. TRAFICC ensures that the proposed resolution meets corporate guidelines and does not prejudice client in any unnecessary legal, reputational or financial manner
- II. The proposed action is documented, discussed, deliberated upon and agreed with the residing office of the owners of this document.
- III. The solution is discussed and reviewed from both TRAFICC and the complainant's viewpoint to ensure fairness and clarity.
- IV. The review includes recognition and documentation of any underlying issues that have contributed to the complaint and recommendations for actions to prevent further occurrence

The Responsible person must ensure action is taken to resolve the complaint within the business unit and that the complainant is provided with an update. The business unit should record the complaint outcome in the Complaints Register.

If within 3 weeks of complainant logging the complaint, the outcome of the complaint is not in the complainant's favour, reasons must be provided and the Complaints Register updated accordingly.

If unable to resolve the complaint within a further 3 weeks of the written acknowledgement (6 weeks since complaint logged), notify the complainant giving full written reasons as to why the outcome was not favourable, and advise the complainant of their right to seek legal redress by referring the complaint to the relevant Ombudsman and notified that he/she has 6 months of receipt of such notification to refer the matter to the relevant Ombudsman. The Ombud's name, address and other contact details are provided in our Policy.

The Complaints Register will be updated with all developments/activities.

STEP 5: RESPONSE TO COMPLAINANT/REGULATOR

In this step, TRAFICC needs to ensure that they provide the customer with a resolution to their complaints within the committed timelines. The details of the findings and proposed resolution should be clearly explained in written form to the complainant where possible. The final outcome of the complaint must be communicated to the complainant by the Responsible person and thereafter resolved/closed.

8. ESCALATION PROCESS FOR COMPLAINTS

8.1 COMPLAINTS ARBITRATION

In the event that a complainant is dissatisfied with the outcome of the complaint, they may escalate their complaint to a complaints arbitrator. Complaint is assigned to the previous Responsible Person's business unit for feedback and comment. Simultaneously, a receipt of complaint confirmation provided to the complainant (within 48 hours).

The respective business unit has 10 working days in which to respond. Responses that may require additional time in order to respond will need to be communicated back to the complainant.

Once feedback is received from the respective business unit representative, a response is then drafted by the Complaints Arbitrator and issued to the complainant detailing reasons for the decision, the escalation process and/or reference to alternative dispute resolution mechanism. The complaints Register is to be updated accordingly with the outcome and thereafter resolved/closed.

This process would normally take place in the 3-6-week window for handling complaints in terms of FAIS.

8.2 INTERNAL ARBITRATOR

Any comeback from the complaints arbitration process is then referred to the internal arbitrator. The internal arbitrator should never be the point of first reference. Should this, for whatever reason, be the case, then the matter

will be referred per the appropriate chain above. The complaint will be logged onto the complaints register and referred to the internal arbitrator via email. Receipt of the complaint is acknowledged via email which is done within 24 hours. The internal arbitrator may respond directly to a client and in the event that this is done, the complaints register will be updated and resolved as an Internal Arbitration matter.

In the event that the complaints handling committee need to meet to discuss the matter, owing to its complexity, the complainant is informed, a meeting will be set up, and minutes will be taken. The committee will come to a conclusion and the response is thereafter drafted by the internal arbitrator. Any complicated or complex matter may be referred immediately to the internal arbitrator for resolution. Come-back from the various Ombuds may also be escalated to the internal arbitrator for review and a response. The internal arbitrator shall have the highest authority in making a determination and has the authority to override any previous decision.

The Internal Arbitrator will then provide feedback to the complainant in writing with the reasons for the decision, information taken into consideration and details for further recourse with the relevant Ombudsman, if the complainant is still unhappy.

This process would also normally take place in the 3-6-week window for handling complaints in terms of FAIS.

9. REGULATOR COMPLAINTS

The respective department manager and compliance team investigates complaints received from Regulatory bodies relating to but is not limited to:

- Claim Repudiation – Risk not covered or pre-existing condition
- Policy Termination
- Disputed Premiums/Settlement amounts
- Debit order Disputes
- Refund Dispute

For any regulator complaint, a due date will be confirmed and the matter will be tracked by the case handler to ensure the deadline is met.

- A response will be expected well before the actual specified due date, failing which the matter will be escalated to the relevant executive to ensure that the due date is met.
- Once feedback is received from a regulator, the complaints register will be updated and the matter closed.

10. ESCALATED COMPLAINTS / DISPUTES PROCESS

Escalated complaints are all complaints submitted via social media, print media (newspaper), Compliance, CEO/EXCO, FSCA or any other regulatory authority, and via the website. These complaints are received and distributed to the relevant complaints handler.

For media complaints, i.e. newspaper publications, it is good practice to set an SLA with the journalist to ensure that we resolve the matter with the customer before preparing a response to the newspaper. The response must be finalised within 5 days of receipt of the complaint.

11. REDRESS

Redress is setting right what went wrong for an individual or group of individuals. This means that, wherever possible and practicable, if a customer was detrimentally affected as a consequence of when something has gone wrong within TRAFICC, they should be returned to the position they would have been in if the failure had not occurred. This may include reimbursement for actual, demonstrable, and consequential financial loss. Compensation is usually used to describe the financial amounts given by courts in damages. We will consider the complexity of the complaint so as

to ensure appropriate financial compensation for any loss as a direct result of TRAFICC's incorrect action or inaction. In handling a complaint, we can propose action, at any stage, which we consider would resolve the complaint. This may also inform our decision whether or not to initiate or continue an investigation. We may also make recommendations in relation to service improvement or complaints handling.

General Principles when making recommendations for redress will be as follows:

- Focus on loss or harm to the individual(s) that is the consequence of maladministration on TRAFICC's part
- Take into account the wishes and needs of the complainant, but equally be clear about the complainant's responsibilities in terms of evidence
- Consider carefully what is fair and reasonable
- Be proportionate to the loss and the hardship suffered
- Aim to provide, as far as possible, a comprehensive resolution of the issue
- Explain clearly the reason for the redress and the outcome we want to achieve
- Ensure evidence is provided of compliance.

11.1 TYPES OF REDRESS

Redress may include some or all of the following:

- An apology
- A detailed and thorough explanation
- Practical action to mitigate any detriment
- Where possible, reimbursement of demonstrable loss and/or costs incurred (e.g. refund of bank charges)
- Other appropriate action suggested by the complainant or TRAFICC.

Redress may be limited by:

- How much time has elapsed since the problem occurred
- The degree to which the complainant had a contributory responsibility for the failure and the detriment that occurred
- The capability of TRAFICC to comply.

Redress for direct financial loss or costs

When making a recommendation to redress a financial loss or cost, the respective manager awarding the compensatory award must record the reasons for each element and how this should be calculated. The calculation will be on the basis of direct loss or costs incurred as a result of the failing we have identified. Recommendations for financial payment will take into account any degree to which the complainant has contributed to the failure or loss suffered. Complainants will normally be required to provide TRAFICC with evidence of the loss.

When making a recommendation for financial redress, a date by which payment should be made must be stipulated.

11.2 APPROVAL OF FINANCIAL REDRESS

Any monetary redress awards must be approved by a Head of Department.

Apology letters to customers must be signed off by the manager of the respective department.

11.3 COMPLIANCE

Should TRAFICC receive a compensation order from a complaints body, or from the Regulator, the person in receipt of the order must ensure that all the relevant Heads of Department are notified, and that we comply within the stipulated period.

12. COMPLAINTS REPORTING

TRAFICC will ensure that complaints are recorded in a systematic way so that information can be easily retrieved for reporting and analysis.

Regular reports will be run on:

- The number of complaints received
- The outcome of complaints and root cause of complaints
- Issues arising from complaints
- Systemic issues identified, and
- The number of requests we receive for internal and/or external review of our complaint handling.

Regular analysis of these reports will be undertaken to monitor trends, measure the quality of our customer service and make improvements. Both reports and their analysis will be provided to TRAFICC's MD and senior management for review.

13. MONITORING OF COMPLAINTS MANAGEMENT SYSTEM

TRAFICC will continually monitor our complaint management system to:

- Ensure its effectiveness in responding to and resolving complaints, and
- Identify and correct deficiencies in the operation of the system.
- Monitoring may include the use of audits, complaint satisfaction surveys and online listening tools and alerts.

14. CONTINUOUS IMPROVEMENT AND ROOT CAUSE ANALYSIS

TRAFICC are committed to improving the effectiveness and efficiency of our complaint management system. To this end, we will:

- Support the making and appropriate resolution of complaints
- Implement best practices in complaint handling
- Recognise and reward exemplary complaint handling by employees

Regularly review the complaints management system and complaint data, and implement appropriate system and process changes arising out of our analysis of complaints data and continual monitoring of the systems.

The FSCA are in the process of developing a more detailed proposal regarding regulatory complaints reporting which will be in a prescribed format. Proposed reporting templates are currently being considered by the FSCA.

The FSCA believes that the reputational impact of meaningful public disclosure can act as a deterrent to unfair customer treatment, and an incentive for companies to compete over the quality of the customer experiences they deliver. This could mean that TRAFICC will be required to report on our complaints in a public forum in a format prescribed by the FSCA.

The report will consist of the requirements given by the FSCA for all FSPs to abide by. In the interim, and to enable a more streamlined process for reporting, the central complaint system has been adjusted to ensure that the relevant fields are available for capture and reporting.

- For every complaint received, it is required that we do a root cause analysis to understand the reason for the complaint and put measures in place to mitigate these risks posed and generating the complaints.
- When recording complaints, TRAFICC may pick up trends for the same type of complaints or numerous complaints relating to a certain area of the business. Once the root cause analysis is done, any concerns raised or risks identified will need to be corrected within the business. This is known as continuous improvement.
- There may be situations where we proactively identify gaps in our processes, systems, training or product without a customer lodging a complaint. This can follow the same process to highlight the risks and take action to remedy the situation.

15. COMPLAINTS MANAGEMENT STRUCTURE

The table below outlines the roles and responsibilities of the stakeholders responsible for governance of the framework:

Responsibility	Structure	Interest, Duties and Responsibilities
Supervision	Board of Directors	The Board is ultimately responsible for the requirements of this framework but delegates some functions to executive management.
Operational implementation	Executive management and Key Individuals	Approves and oversees the effectiveness of this framework. Takes responsibility for: <ul style="list-style-type: none"> • Implementing the requirements of this framework • Providing on-going guidance to the business on matters relating to this framework • Monitoring on-going operating effectiveness of the framework. • Operational implementation of this framework and processes developed in accordance with this framework; • Ensuring the execution of agreed standards including quality assurance. • Implement, communicate & ensure that all complaints are managed in accordance with this framework
Consulted	Compliance	Compliance is responsible for: <ul style="list-style-type: none"> • Reviewing adherence to the requirements outlined by this framework. • Ensuring that this framework remains in line with legislation.



Client Complaint Form

Full name and surname	
ID Number / Passport Number (if foreigner)	
Policy Number/s	
Residential address:	
Landline number:	
Cellphone number:	
E-mail address:	
Where did you purchase the product/s?	
Person(s) you have previously spoken to in connection with your complaint (if applicable). Please supply dates & call reference numbers	

Details of complaint (please attach any supporting documentation)

Please submit the completed Complaint Form via **Email** to the business unit you are dealing with or to complaints@traficc.co.za

The complaint will be escalated internally . Please see guide attached hereto.

TRAFICC’s Complaint Procedure and Complaint Form can also be downloaded from our website www.traficc.co.za

TRAFICC CUSTOMER COMPLAINT PROCEDURE SUMMARY

What is a complaint:

A complaint is an expression of dissatisfaction by you to TRAFICC / the insurer relating to a policy or service provided or offered by TRAFICC on behalf of an insurer which indicates or alleges, regardless of whether such an expression of dissatisfaction is submitted together with or in relation to a client query, that –

- *TRAFICC has contravened or failed to comply with an agreement, a law, a rule, or a code of conduct which is binding on TRAFICC / the insurer or to which it subscribes.*
- *TRAFICC's maladministration or wilful or negligent action or failure to act, has caused you harm, prejudice, distress, or substantial inconvenience; or*
- *TRAFICC has treated you unfairly.*

How and who to complain to:

- If you believe TRAFICC have contravened one of the points noted above, **you must first lodge a complaint (preferably in writing) with TRAFICC**
- If the complaint is not resolved immediately (up to 48 hours), complete the complaint form and e-mail it (with evidence) to complaints@traficc.co.za
- TRAFICC's relevant business unit will acknowledge receipt of your complaint in writing within 5 days
- Based on the complexity of the case TRAFICC will revert with a decision (and reason) within 3 weeks from you first logging your complaint
- If we are unable to resolve your complaint within the 3 weeks noted above, we will revert with the complaint status and expected date of final resolution, which should not take longer than 6 weeks from the date you first logged the complaint.

Complaint escalation (if you are not happy with the initial outcome reached)

- Any complaint escalation must first be lodged with TRAFICC
- Your complaint will be handled by an internal arbitrator who will acknowledge your complaint within 48 hours of escalation, and will revert to you in writing with the final outcome (and reason) within 10 working days. This process is to take no longer than 6 weeks from the date you first logged the complaint.
- Should you still be dissatisfied with the outcome of your complaint on a Guardrisk product, you may escalate your complaint to Guardrisk on Tel: 011 669 100 or 0860 333 361 or e-mail: complaints@guardrisk.co.za
- Should you still be dissatisfied with the Insurer's final decision, you have a period of a further 180 days in which to institute legal action. You may also lodge a complaint with the relevant Ombudsman if the complaint relates to a regulated product.
- Please refer to your policy wording or repudiation letter for specific timelines applicable to complaints and claim repudiations, instituting legal action or lodging a complaint with the relevant Ombudsman.

Regulatory body details:

National Financial Ombud Scheme

Physical address: Claremont Central Building, 6th Floor, 6 Vineyard Road, Claremont, 7708

Tel: 0860 800 900 E-Mail: info@nfosa.co.za Website: www.nfosa.co.za

*The Ombud is available to advise you in the event of **insurance claims and service related matters.***

FAIS Ombud

PO Box 41, Menlyn Park, 0063

Tel: 012 762 5000 or 086 066 3274 E-Mail: info@faisombud.co.za Website: www.faisombud.co.za

*The Ombudn is available for any **financial service matters (related to product or advice).***

Information Regulator

PO Box 31533, Braamfontein, Johannesburg, 2017

Tel: 010 023 5200 E-mail: complaints.IR@justice.gov.za Website: www.inforegulator.org.za

*The regulator is available for **personal information breaches.***

Particulars of the Financial Sector Conduct Authority (FSCA)

Postal address: PO Box 35655, Menlo Park, 0102

Telephone: 012 428 8000 or 0800 203 722

Email: info@fsca.co.za Website: www.fsca.co.za

*The FSCA is available for **market conduct related matters.***