

COMPLAINTS PROCEDURE

If you are not satisfied with our service or products at any given point and time, we encourage you to raise your dissatisfaction with us.

Please submit your complaint in writing by sending an email to complaints@bcis.co.za

The following information must be provided to enable us to assist you with your complaint:

- + Your name, surname and contact details;
- + A complete description of your complaint (all facts, dates, account numbers, personal particulars etc.)
- + If your complaint involves a financial loss for which you are claiming compensation, please set out your claim in full and provide the basis for calculation;
- + Relevant documentation relating to your complaint; and the
- + Method of your preferred communication.

Your complaint will be handled as follows:

- + We will acknowledge receipt, in writing, within 2 (two) business days of receipt and log your complaint on our complaints register.
- + Your complaint will be investigated by an impartial complaint handling employee with sufficient seniority and knowledge.
- + We may ask for additional information if needed.
- + We will investigate, attempt to resolve and respond within 3 (three) weeks of receiving your complaint.
- + If we require further time to investigate the complaint, this will be communicated to you in writing. We will, assess and resolve your complaint within a 6 (six) week period.
- + Once the investigation is complete, we will provide you with our final assessment in writing giving full reasons for our finding.

- ✦ In the event of us not being able to resolve the complaint or if you are not satisfied with our response, you may escalate the complaint to our Managing Director for review at gregory@bcis.co.za
- ✦ If you are still unsatisfied with the outcome of the complaint handling, the complaint may be referred, within a six (6) month period from our final assessment to the FAIS Ombud using the contact details below. The FAIS Ombud will only consider your complaint after this internal resolution process has been exhausted.
- ✦ Complaints relating to BCI unit trust portfolios, products and services may be addressed to the Financial Sector Conduct Authority

The FAIS Ombud	Financial Sector Conduct Authority
<p>t: +27 /+27 (12) 762 5000</p> <p>e: info@faisombud.co.za</p> <p>www.faisombud.co.za</p>	<p>t: +27 (12) 428 8017</p> <p>e: CIS.complaints@fsca.co.za</p> <p>www.fsca.co.za</p>

FAIS Ombud Rules

- ✦ The FAIS Ombud will not adjudicate in matters where the claim is in excess of R800 000.
- ✦ If you already instituted action in a court of law in respect of this complaint the Ombud will not consider the complaint.
- ✦ If the complaint was not resolved through conciliated settlement, the Ombud may make a determination which has the same legal status of a civil court judgement.
- ✦ An award of cost may be made against the person complained against.
- ✦ An award of costs may be made against a complainant if the conduct of the complainant was improper or unreasonable, or if the complainant caused an unreasonable delay in the finalisation of the investigation.