



## Unhappy?

We want your experience to be perfect. If it isn't, for any reason, let us know.

For more information or to submit a complaint  
Call 011 268 9600 or email [rhona.schoeman@adviceworx.co.za](mailto:rhona.schoeman@adviceworx.co.za)

## How it works

- 1** To find the best resolution for you, we need to know more about you. We will need your account numbers and the nature of the complaint.
- 2** We will acknowledge and inform you of our investigation timelines.
- 3** You can expect your complaint to be resolved within a reasonable time. If not we will keep you updated on our progress.
- 4** Once we've resolved the complaint we will use the learnings you've provided to improve our overall client experience.

## Our principles

- 1** Information on how to lodge complaints will be clear and readily available.
- 2** We will be fair and practical in how we resolve your complaint timeously.
- 3** Complaints are dealt with by staff who are skilled in handling and resolving issues.
- 4** There will be a fair assessment for redress if required.
- 5** You are not charged for making a complaint.
- 6** You will be kept informed on the progress of your complaint.
- 7** You can expect a prompt, clear and fair response that addresses everything raised in your complaint.
- 8** All documents about the complaint are kept for reference as required.
- 9** If you're unhappy with the outcome, you'll get clear information on how to escalate the issue.

If you are still not satisfied please contact the relevant **External Dispute Resolution body**:

### General complaints

- Financial Sector Conduct Authority
- Tel: 0800 20 37 22
- Email: [info@fsca.co.za](mailto:info@fsca.co.za)
- Web: [www.fsca.co.za](http://www.fsca.co.za)

### Medical scheme complaints

- Council for Medical Schemes
- Tel: 086 112 3267
- Email: [information@medicalschemes.co.za](mailto:information@medicalschemes.co.za)
- Web: [www.medicalschemes.co.za](http://www.medicalschemes.co.za)

### Advice & investment complaints

- FAIS Ombud
- Tel: 012 762 5000
- E-mail: [info@faisombud.co.za](mailto:info@faisombud.co.za)
- Web: [www.faisombud.co.za](http://www.faisombud.co.za)

### Short-term insurance complaints

- Ombudsman for Short-Term Insurance
- Tel: 011 726 8900
- Email: [info@osti.co.za](mailto:info@osti.co.za)
- Web: [www.osti.co.za](http://www.osti.co.za)

### Long-term insurance complaints

- Ombudsman for Long-Term Insurance
- Tel: 021 657 5000
- E-mail: [info@ombud.co.za](mailto:info@ombud.co.za)
- Web: [www.ombud.co.za](http://www.ombud.co.za)

### Retirement Fund complaints

- Pension Funds Adjudicator
- Tel: 012 346 1738
- E-mail: [enquiries@pfa.org.za](mailto:enquiries@pfa.org.za)
- Web: [www.pfa.org.za](http://www.pfa.org.za)