



COMPLAINTS MANAGEMENT FRAMEWORK DIGICALL GROUP

THE FOLLOWING COMPANIES WITHIN THE GROUP ARE REGISTERED WITH THE
FSCA

COMPANY NAME	REG NO	FSP NO
DIGICALL SOUTH AFRICA (PTY) LTD	1994/005987/07	46358
DIGICALL SOLUTIONS (PTY) LTD	2000/003801/07	26898
DIGICALL CLAIMS ADMINISTRATION SOLUTIONS (PTY) LTD	2005/023531/07	46323
AFRICA AND WORLDWIDE MEDICAL ASSISTANCE SERVICES (PTY) LTD	1997/013679/07	44376

AN AUTHORISED FINANCIAL SERVICES PROVIDER



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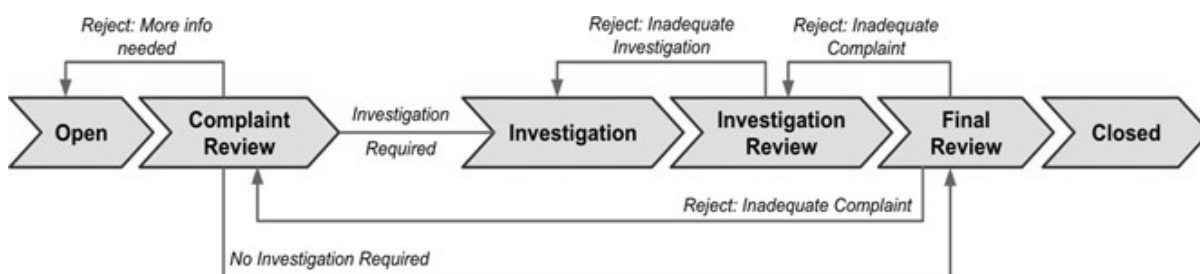
1. Purpose

This Complaints Management Framework sets out the complaints procedure and handling of customer complaints within the Digicall Group of companies.

The objective is to ensure effective standards of complaints management in order to:

- Ensure fair outcomes for customers.
- Protect and enhance Digicall’s reputation.
- Provide a simple and accessible complaints handling procedure.
- Achieve effective and timely resolution of complaints in respect of acceptable turn-around times.
- Ensure effective management of complaints.
- Restore and enhance relationships with complainants and non-complainants for the purpose of on-going business retention and growth.

2. Complaints Handling Process



2.1. Submission of Complaints

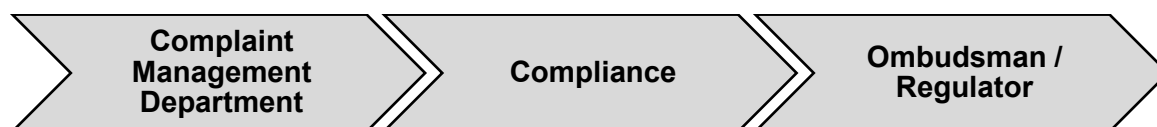
Complainants have the right to lodge a complaint should they feel that any representative, employee, supplier, or service provider of Digicall has contravened or failed to comply with regulatory requirements or where you have suffered or is likely to suffer:

- financial prejudice or damage.
- or where the representative, employee, supplier or service provider of Digicall has willfully or negligently rendered a service to you which has, or is likely to cause prejudice or damage to you.
- or where you believe that you have been treated unfairly.

Your complaint must be lodged verbally or in writing with the suitable complaints management department and the following information must be provided with the complaint:

- Name and Surname
- Contact number or contact details.
- Details of the complaint or query
- Reference number or policy number as applicable

Complaints should be submitted in the following order:



2.1.1. Complaint Management Department (Digicall Group Customer Experience Centre)

Initial complaint is submitted to the Customer Experience Centre within Digicall.

- Complaint lodged with a specific department or services and handled by a case manager or team leader or supervisor or manager of the respective area.
- Service complaint logged onto the complaints management system for further investigation.
- Includes complaints from email address complaints@digicallgroup.co.za and through the website link for customer complaints.
- Complaints from Hellopeter.com and other social media e.g.: Facebook, Twitter etc.
- Incoming calls from reception/switchboard/call center.
- Assigned to applicable person to handle and investigate.
- Written or Verbal (formal) response required confirming outcome of matter.

2.1.2. Compliance

The client is not satisfied with the Customer Experience Centre's decision and escalates the matter.

- Your complaint must be lodged in writing with the External Compliance Officer of Digicall:

External Compliance Officer Contact Details

Company name and contact person:	Oracle Compliance (Pty) Ltd Mr Leonardo d'Onofrio
Telephone:	+27 10 100 2551
Facsimile:	+27 86 664 8448
E-mail Address:	info@oraclecompliance.com or leonardo@oraclecompliance.com
Physical Address:	3 rd Floor, 34 Whiteley Boulevard, Melrose Arch, Birnam, Johannesburg, 2196

- The complaint must contain all relevant information relating to the case and all attachments thereto.
- The Compliance Officer must acknowledge receipt of your complaint in writing to you **within 1 business day**.
- The Complaint must be recorded into a "complaints register" at Digicall and all relevant facts and supporting documentation must be kept on record too.
- The complaint will receive reasonable consideration within proper management controls.
- A decision will be communicated to the client within **6 weeks** and full written explanation provided with reasons should the outcome not be favorable to the client.
- Should the decision be in the clients favor appropriate measures of redress will be provided to client without further delay.
- The complaint must be resolved within **six (6) weeks of receipt**.

2.1.3. Ombudsman / Regulator

Should you not be entirely satisfied with the resolution of the complaint you may now complain to the Ombud for Financial Services Providers **within 6 months** whose particulars are provided below. The Office of the Ombud will not investigate a complaint unless it has been lodged with the Compliance Officer of the Financial Services Provider first.

Ombud Contact Details

FAIS Ombud

Telephone:	012 762 5000
Sharecall:	086 066 3274
E-mail Address:	info@faisombud.co.za
Website:	www.faisombud.co.za
Physical Address:	Menlyn Central Office Building, 125 Dallas Avenue, Waterkloof Glen, Pretoria 0010
Postal Address:	FAIS Ombud, P.O. Box 41, Menlyn Park, 0063

Long Term Insurance Ombudsman

Telephone:	021 657 5000
Sharecall:	0860 103 236
Facsimile:	021 674 0951
E-mail Address:	info@ombud.co.za
Website:	www.ombud.co.za
Physical Address:	Claremont Central Building, 6 th Floor 6 Vineyard Road, Claremont, 7700

Short Term Insurance Ombudsman

Telephone:	+27 11 726 8900
Sharecall:	0860 726 890
Facsimile:	+27 11 726 5501
E-mail Address:	info@osti.co.za
Website:	www.osti.co.za
Physical Address:	110 Oxford Road, Houghton Estate, Johannesburg, 2198
Postal Address:	The Ombudsman for Short Term Insurance, P.O. Box 32334, Braamfontein, 2017

3. Turn-around Times

3.1. Complaints Lodging

- All complaints received by the divisions will be logged **within 1 business day** of receipt i.e.: Corporate Clients for Digicall / Hello Peter / Facebook.

3.2. Acknowledging Complaints

- An automated response is generated via email to the sender upon receipt of a complaint which advises the sender to expect an update **within 2 business days**.
- All complaints logged will be acknowledged in writing or telephonically by the relevant Group Client Experience Liaison (“GCEL”) within 1 business day of being logged.

3.3. Investigating Complaints

- During the investigation phase of the complaint all correspondence or evidence received will be attached in the complaints management system.

3.4. Resolving/Closing Complaints

- The current turn-around-time on resolution is **3-5 business days** to resolve a complaint.
 - Should we be unable to resolve the client’s complaint **within the 3-5 business days** we will communicate with an email or telephone call to the client informing him/her on the reason for delay at least **every 2 business days**.
 - Should we not resolve the client’s complaint **within 15 days maximum**, we will communicate with an email or telephone call to the client informing him/her on the reason for delay.
 - Once a complaint is resolved we will communicate resolution in writing or telephonically to the client and then resolve/close the complaint on the complaints management system.

4. Engagement and Reporting to Authorities

Digicall will ensure compliance with any prescribed requirements for reporting information relating to complaints to any relevant designated authority or to the public as may be required.

- All written communication during the complaint’s resolution process must include the details of the financial services Ombudsman.
- Digicall personnel dealing with the client complaint calls, will ensure to provide the complainant with details of the financial services ombudsman. This will also be provided in follow up emails to complainants.
- In the event the complaint has been attended to on behalf of a Product Supplier, the relationship between Digicall and the Product Supplier will be shared with the complainant.

- The Complaints manager will adhere to honest and reasonable communication with the Ombudsman, ensure they cooperate with the Ombudsman, product supplier and client. This includes acting fairly, and without prejudice when dealing with complaints, to avoid delay in the process or the outcome of the complaint. Digicall will endeavor to resolve a complaint before a final determination or ruling is made by an ombud, or through its internal escalation process, without impeding or unduly delaying a complainant's access to an ombud.
- The decisions of the Ombudsman are binding on the FSP/product supplier but not the complainant.
- The Ombudsman decisions may be based on law or equity.
- The service of the Ombudsman is free to insured persons.
- The Ombudsman does not provide legal advice.
- Where a report or analysis was provided by the Ombudsman, Digicall will ensure that findings and suggestions are implemented in the business process as required.

Effective date: 12 February 2024