
COMPLAINTS RESOLUTION POLICY

Annexure A FLOW CHART OF COMPLAINTS

HOW TO SUBMIT YOUR COMPLAINT

(Extract from the Complaints Resolution Policy)

1. Please submit your complaint in writing and forward it to our contact details :

- a) smartMI Head Office : Po Box 5724, Tyger Valley, 7536
- b) Email : claims@smartmi.co.za
- c) Fax : 086 616 6714
- d) WhatsApp : 076 665 0393
- e) Website : www.smartMI.co.za
- f) You may also contact / visit any of our offices to submit your complaint telephonically / verbally.

2. What must you submit :

- a) Your name, surname and contact details.
- b) Complete description of your complaint.
- c) The name of the person who provided a financial service to you.
- d) The date on which the incident occurred.
- e) All documentation relating to your complaint (e.g Death Certificate, Application Form, Payment & Receipts, ID, Membership Book etc).
- f) How you would like to receive communication from us – Email / Fax / Post.

3. What we will do :

- a) Acknowledgement of complaint.
- b) Investigate and attempt to resolve your complaint within 15 working days.
- c) Where we are unable to resolve your complaint within 15 working days, you have the right to refer your complaint to the Insurer, the Ombud or the Regulator.

i. GUARDRISK LIFE LIMITED :

Please ensure that you escalate the matter to Guardrisk Life Limited **before escalating your complaint to the Regulator** as the insurer, Guardrisk Life Limited needs to be given an opportunity to provide a determination.

Physical Address : 102 Rivonia Road, Sandown, Sandton, 2146
Postal Address : PO Box 786015, Sandton, 2146
Contact Details : T 0860 333 361
E complaints@guardrisk.co.za

ii. LONG TERM OMBUD CONTACT DETAILS :

Please remember that you must refer the complaint to the Ombud **within 6 months** from the date of the notice in which we inform you that we can not resolve the complaint to your satisfaction.

Physical Address : Third Floor, Sunclare Building, 21 Dreyer Street, Claremont, Cape Town, 7700
Postal Address : Private Bag X45, Claremont, Cape Town, 7735
Contact Details : T 021 657 5000 / 0860 103 236
F 021 674 0951
E info@ombud.co.za
W www.ombud.co.za

iii. FAIS OMBUD CONTACT DETAILS :

Please remember that you must refer the complaint to the Regulator **within 6 months** from the date of the notice in which we inform you that we can not resolve the complaint to your satisfaction.

Physical Address : Sussex Office Park, Ground Floor, Block B, 473 Lynnwood Road Cnr Lynnwood Road & Sussex Avenue, Lynnwood, 0081
Postal Address : PO Box 74571, Lynnwood Ridge, 0040
Contact Details : T 012 470 9080 / 012 762 5000
F 012 348 3447 / 086 764 1422
E info@faisombud.co.za
W www.faisombud.co.za

02/04/2019

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smartMI PROCEDURES

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