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# COMPLAINTS RESOLUTION POLICY

## Annexure B

### FLOW CHART OF COMPLAINTS

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#### HOW TO HANDLE COMPLAINTS INTERNALLY

(Extract from the Complaints Resolution Policy)

To ensure a quick and appropriate response to complaints, the following process should be used at all times by all the relevant staff involved in the investigation and/or management of complaints :

1. If a complaint is not in writing, ask the client to lodge the complaint in writing or submit the verbal complaint on the website on behalf of the client.
2. Submit the complaint to **smartMI Head Quarters** via the website :
  - a) [http://www.smartmi.co.za/cso\\_submissions.htm](http://www.smartmi.co.za/cso_submissions.htm)
  - b) CSO Department Form
  - c) Submit a Query
3. Head Office will set the following procedures in motion :
  - a) Log the date and contents of the complaint in the Complaints Register (Brilliance).
  - b) Send the complaints resolution system document / Annexure A to the client.
  - c) Appoint a staff member responsible for the resolution of the complaint (Relevant CSO).
  - d) Acknowledge receipt of the complaint in writing within 48 hours of receipt, and give the client the name(s) and contact details of the staff responsible for the resolution of the complaint (via Website – automatic response).
  - e) Investigate the complaint to ascertain whether the complaint is legitimate and / or can be resolved immediately.
  - f) If the complaint can be resolved immediately, take the necessary action and inform the client accordingly.
  - g) If the complaint cannot be resolved immediately, request supporting documentation (if any) from the client that may be necessary to resolve the matter and indicate the expected date of resolution.
  - h) If unable to resolve the complaint within 15 working days of logging the complaint in the Complaints Register, notify the client accordingly and advise the client of his / her rights to:
    1. Proceed in terms of Rule6(a) and Rule6(b) of the Rules and Proceedings of the Office of the Ombud for Financial Services Providers (see below): or
    2. Seek legal redress in another forum.
  - i) Update the register with all the developments / activities regarding the complaint.

#### GENERAL NOTES FOR INTERNAL STAFF :

- All employees must read and confirm that they understand the contents of the Complaints Resolution Policy, by signing the Personnel Acknowledgement page (Annexure C).
- After implementing the policy, retain a hard copy of this document as part of your compliance file.
- The policy must be accessible for public inspection purposes.
- Refer back to the policy whenever a client lodges a complaint relating to a financial service rendered by the FSP
- This policy must be read and understood in conjunction with the FAIS Act and General Code of Conduct.
- This policy must be reviewed annually.

02/04/2019

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