



Tel: 012 991 9600  
[www.accredinet.co.za](http://www.accredinet.co.za)  
2nd Floor, Block C, Menlyn Corporate Park  
175 Corobay Avenue, Pretoria, 0181  
P.O Box 73481, Lynnwood Ridge, 0040  
Registration no: 1999/010904/07

# **COMPLAINTS MANAGEMENT FRAMEWORK & PROCEDURES**

**2024**

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## 1. INTRODUCTION

The Financial Advisory and Intermediary Services (“FAIS Act”) and The General Code of Conduct for Authorised FSPs (“GCOC”) provides a duty on all Financial Services Providers to establish, maintain and implement an adequate and effective Complaints Management Framework to ensure the effective resolution of Complaints and the fair treatment of Complainants.

This document embodies the **Complaints Management Framework and Procedures** (hereinafter referred to as “**this Policy**”) of **Accredinet Financial Solutions (Pty) Ltd, FSP 8933** (hereinafter referred to as “**the FSP**”).

The objective of this Policy is to ensure that Clients are provided with the best possible Complaint resolution service and to align the actions of the employees and Representatives of the FSP with the prescriptions of the relevant legislation in the Financial Services Industry, as regulated by the Financial Sector Conduct Authority (“FSCA”). It serves to guide the manner in which Complaints are handled and formalise the processes to effectively, fairly, and promptly resolve Complaints.

The FSP is committed to deliver services of the highest quality with a strong focus on Client satisfaction that is in alignment with Treating Customers Fairly (“TCF”) and to treat all Complainants with respect. This Policy will be binding on all employees and Representatives of the FSP, and they should abide by the provision thereof and pledge their cooperation and commitment.

This document provides a complaints procedure in conformance with legislative expectations and sets out the process that the FSP will follow in order to resolve a complaint.

## 2. OBJECTIVES

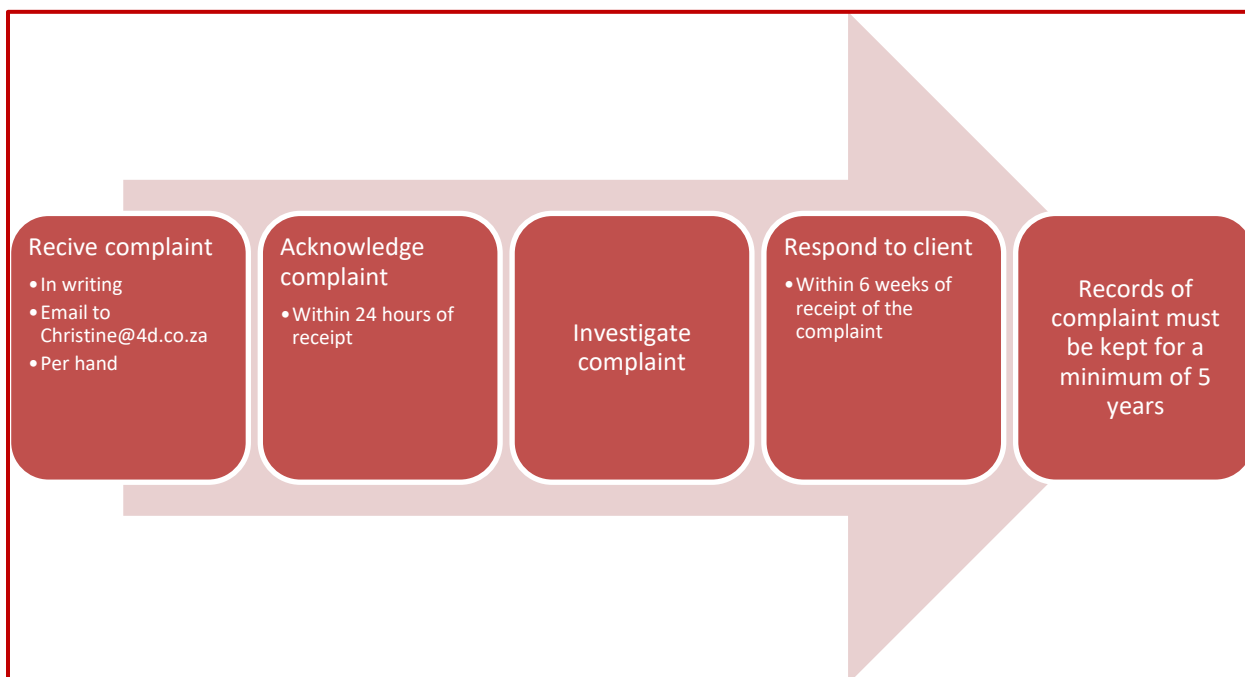
The objectives and key principles of the Complaints management framework for Accredinet is that The policy will apply in all instances where a complaint arises out of a financial service rendered by an adviser of the FSP in terms of the Act.

These complaints refer to:

- Contraventions of the Act
- Failing to comply with any provisions contained in the Act.
- Unfair treatment
- Causing damage or is likely to cause prejudice or damage.

### 3. COMPLAINTS PROCEDURE

The complaints process are as follows:



Compliance with the FAIS Act is monitored by Horizon Compliance (Pty) Ltd. (6870), a compliance practice approved by the Financial Sector Conduct Authority.

Their physical address is:

Gritspace, First Floor, The Village, Cnr Hazelwood & 16th, Hazelwood, Pretoria.

Their contact numbers are +27 71 330 6702 (t) and hello@horizoncompliance.co.za (e)

### 4. COMPLAINTS ESCALATION PROCESS

Should a Complainant not be satisfied with the outcome of a Complaint or not resolved within 6 weeks by Accredinet Financial Solutions , the Complainant has the right to refer the complaint to the following regulatory authorities within 6 months. The regulatory Authorities will investigate and make recommendations to the client.

#### **4.1 REGULATORY AUTHORITIES**

##### **FAIS OMBUD:**

PO Box 74571, LYNNWOOD RIDGE, 0040

Tel: 012 470 9080

Fax: 012 348 3447

[www.faisombud.co.za](http://www.faisombud.co.za)

##### **OMBUDSMAN LONG-TERM INSURANCE:**

Private Bag X45, CLAREMONT, 7735

Tel: 021 657 5000

Fax: 021 674 0951

[www.ombud.co.za](http://www.ombud.co.za)

##### **OMBUDSMAN FOR SHORT-TERM INSURANCE**

PO Box: 32334 BRAAMFONTEIN, 2017

Tel: 011 726 8900

Fax: 011 726 5501

[www.osti.co.za](http://www.osti.co.za)

##### **COUNCIL FOR MEDICAL SCHEMES**

Private Bag X34, HATFIELD, 0028

Tel: 0861 123 267

Fax: 086 673 2466

[complaints@medicalschemes.co.za](mailto:complaints@medicalschemes.co.za)

##### **FINANCIAL SECTOR CONDUCT AUTHORITY (FSCA):**

PO Box 35655, MENLO PARK, 0102

Tel: 0800 20 20 87

Fax: 0800 11 04 43

[www.fsca.co.za](http://www.fsca.co.za)

This full complaints policy is available on request from Accredinet Financial Solutions Pty(LTD).