



BROLINK

COMPLAINTS PROCEDURE

Your rights as a consumer
of Financial Services

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Background

Brolink is a financial services provider and registered with the Financial Services Board in terms of the Financial Advisory and Intermediary Services Act. In terms of the FAIS Act all providers are required to deal with any client complaints according to each provider's Complaints Policy.

Your Rights

As a client of Brolink you have the following rights to complain regarding a financial service that was delivered to you:

1. You are entitled to complain about the following:
 - a contravention or failure by the provider to comply with the provisions of the FAIS Act as a result of which you have suffered or is likely to suffer financial prejudice or damage;
 - the wilful or negligent rendering of a financial service to you by the provider which has resulted in prejudice or damage to you or which is likely to cause you prejudice or damage; or
 - any form of unfair treatment by the provider.
2. If you have a complaint against Brolink the following applies:
 - The complaint must be lodged in writing and must be submitted to: complaints@brolink.co.za, who carries the overall responsibility for complaints handling. The contact details of Brolink appear on the website of Brolink as well as in the disclosure document, quotes and policy schedules issued by Brolink.
 - The complaint must be relevant and relate to actions of Brolink. If it doesn't we will attempt to address it or refer you to the relevant forum or to a product supplier (if it relates to a repudiated claim). Complaints will rarely relate to advice but may relate to the repudiation or settlement of a claim.
 - Your complaint must set out the basis of your complaint and contain all information relevant to what led you to complain. The complaint must be accompanied with copies of all relevant documents.
 - The complaint will be dealt with in a fair and transparent manner and we will actively seek to resolve it.
3. We will acknowledge receipt of your written complaint within 24 working hours of receipt thereof.
4. Any escalations on a complaint can be directed to our Manager for complaints: linda.lubbinge@brolink.co.za.
5. We will attempt to address your complaint and communicate to you in writing within a further 3 (three) working days, failing which we will communicate with you but please bear in mind that we have 3 (three) weeks from receipt thereof to resolve the matter. If we, after a period of 3 (three) weeks have lapsed, realise that we cannot resolve your complaint to your satisfaction, we have to send you a letter confirming this and refer you to the Ombud for Financial Services Providers should you wish to further pursue the matter.
6. If we are unable to resolve your complaint to your satisfaction within 6 (six) weeks after receipt thereof you may refer the matter to the Office of the Ombud. You must refer a complaint within 6 (six) months of receipt of the notification that your matter cannot be resolved or, if no notification was sent, within 6 (six) months that such a letter was due (therefore from 6 weeks after submission of the complaint).
7. The 6 (six) month time period within which you must submit your complaint to the Ombud applies from receipt of the final response regarding the solution of the complaint or from the time such a response was due i.e. 6 (six) weeks after we received your complaint.
8. A complaint must be submitted to the Ombud in writing, accompanied by the available documentation in your possession. The contact details of the Ombud are:

PO Box 74571,
Lynnwood Ridge,
0081

Tel: (012) 470 9080

Fax: (012) 348 3447

9. On submitting a claim to the Ombud you must satisfy the Ombud that you attempted to resolve the dispute with us and you must produce the final response (if any) as well as your reasons for disagreeing with our final response.
10. The complaint may not exceed R3 500 000 in total and in respect of buildings R6 500 000 in total. The Ombud may however adjudicate a complaint in excess thereof if we waive this limit. If not, and your claim exceeds these amounts you have to abandon the excess amount or institute a civil claim against us.
11. The Fais Ombud Jurisdiction limit is R800 000.
12. The Ombud will inform us of the complaint and require a written response thereto. The Ombud will advise you of our response whereupon you may react to the response and decide whether the complaint should be proceeded with. You must advise the Ombud within 2 (two) weeks of your decision.
13. Take note that the Ombud is empowered to grant a costs order against you if in the opinion of the Ombud your conduct was improper or unreasonable or if you were responsible for an unreasonable delay in the finalisation of the investigation. Cost orders may also be granted against the Brolink.