

COMPLAINTS HANDLING PROCEDURE



TREATING | CUSTOMERS | FAIRLY

Unhappy with our service or products?

Please tell us. Your feedback is very important to us. We take your complaints seriously and commit to attend to them as quickly as possible.

What to do

If you're unhappy with any aspect of our service or products, please let us know as soon as possible through one of the following channels:

Log your complaint online
www.ingwelife.com

Or by WhatsApp - 066 420 2872

Email us
comliance@ingwelife.com

Call us during office hours

011 – 462 0353.
0861 INGWE LIFE.

Come see us

Northlands Corner Shopping Centre, Tower A, 1st Floor
Corner off Witkoppens & Newmarket Road, Northriding.

Fax us

011 462 0364

Mail us

Send a letter by post to:
Suite 116
Private Bag x2
Northriding
2162



1

What to include in your complaint

Please provide us with all the relevant information so that we can address your complaint as quickly as possible. These are the type of details we need to know:

- Your full name and contact details (telephone numbers and email address). Please indicate whether you would prefer us to call you back or email you when we respond to your complaint.
- Your investment number, member number, policy number or identity number and fund or employer name (where relevant). This information helps us make sure we are accessing the right person's records.
- Details about your complaint.
- Who you have dealt with and when, if you have this information.
- What you would like us to do to make things right for you.
- Your permission for us to use all the information you have given us to resolve your complaint.

Download our Internal Complaint from our website www.ingwelife.com

2

What we will do

We will attend to your complaint as quickly and fairly as possible. If we find that it isn't a simple issue, we will keep you updated while we work on it.

- **We will let you know who your complaint contact person will be**
Within two (2) working days of receiving your complaint, we will let you know that we have received your complaint and who will be dealing with the matter.
- **We will resolve your complaint**
Immediately if we can: Wherever possible, it is our aim to resolve your complaint immediately and give you feedback at the same time.

Within ten (10) working days: We will do our very best to resolve it within ten (10) working days, and give you feedback.

Some complaints may be complex and involve many issues. In such cases, if we aren't able to resolve the matter within ten (10) working days, we will keep you regularly updated so that you know exactly who is taking ownership of your complaint.

We will follow through on the complaint to its resolution.

3

If you're not happy with the way your complaint has been handled

Despite our best efforts, it is possible that you may not be happy with our view on the matter or with the way we handled your complaint.

- **Let us know**
If you feel we have been unreasonable or unfair in any way, please let us know. Simply ask your complaints contact person to escalate the complaint to the Complaints Manager for review. Alternatively, please email compliance@ingwelife.com
- **Speak to the relevant ombudsman or adjudicator** If you are still dissatisfied with the outcome of the internal complaints escalation process, you can take your concerns to the relevant ombudsman or adjudicator. These are independent bodies set up to hear complaints between clients and financial services companies that haven't been able to resolve them effectively between themselves.

For complaints about the way we handled your long-term insurance complaint, contact the Ombudsman for Long-term Insurance:

Telephone:	021 657 5000	Physical address:	3 rd Floor
Fax:	021 674 0951		Sunclare Building
Postal address:	Private Bag X45 Claremont Cape Town 7735		21 Dreyer Street Claremont Cape Town 7700
Email:	info@ombud.co.za	Website:	www.ombud.co.za

For complaints about the way we handled your advice-related complaint, contact the Financial Service Providers Ombudsman (also known as the FAIS Ombud):

Telephone:	012 470 9080	Physical address:	ussex Avenue Lynnwood, 0081
Fax:	012 348 3447		
Postal address:	PO Box 74571 Lynnwood Ridge Pretoria 0040	Website:	www.faisombud.co.za
Email:	info@faisombud.co.za		

For complaints about the way we handled your Funeral Policy complaint, contact the Underwriter – African Unity Life Ltd:

Telephone:	+27 86 1234 555	Physical address:	First Floor, Riesling House, The Vineyards Office Estate 99 Jip de Jager Drive Bellville, 7530
Fax:	+27 86 1234 556		
Postal address:	PO Box 4061 Durbanville 7550	Website:	www.africanunity.co.za
Email:	info@africanunity.co.za		



Complaints Handling Procedure
To Ensure Customers are Treated Fairly