



ACRAVEST

T: +27 (0) 12 941 9927 | F: +27 (0) 86 633 4166 | E: info@iretire.co.za
Castle Walk Corporate Park, Block B, Cnr Nossob & Swakop Str, Erasmuskloof, 0084

ACRAVEST (PTY) LTD COMPLAINTS MANAGEMENT MISSION:

As an Authorised FSP in terms of the Financial Advisory and Intermediary Services Act (Act 37 of 2002) we are committed to providing our clients with quality service and undertake to manage the affairs of our clients in such a way that it would not be necessary to have a complaint about our service, integrity and commitment.

Should it happen that a client does have a complaint, we undertake to:

- Resolve client complaints in such a way that is fair to our clients, our FSP and our staff
- We undertake to inform all our clients of the procedures established for the internal resolution of their complaints, details of which will be given to them in writing
- We undertake to ensure easy access to our complaints resolution process at our offices, or by way of post, e-mail or telephone
- Empower and properly train the people in our FSP to deal with complaints, as well as with the escalation of non-routine complaints
- If necessary, appoint an independent mediator to resolve the complaint to the benefit of both the client and our FSP
- Deal with complaints in a timely and fair manner, with every complaint receiving proper consideration in a process that is managed appropriately and effectively by the responsible staff member
- Offer appropriate remedy in all cases where a complaint is resolved in favour of a client

Administrator of *[i]retire* platform

Acravest (Pty) Ltd | Reg no: 2005/013470/07 | FSB no: 24/424
Directors: CJ Potgieter, PC Kruger, M Potgieter | www.acravest.com
Acravest is an authorized FSP: 43176



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- Inform clients of their right to refer their complaints to the Ombud, should a complaint not be resolved to their satisfaction within six weeks from the date on which the complaint is received
- Maintain records of all complaints received for a period of 5 years, which will specify the outcome of all the complaints lodged
- Implement follow-up procedures to:
 - ✘ Implement remedial actions to prevent similar complaints from occurring
 - ✘ Improve services and procedures where necessary within the FSP.

COMPLAINT’S RESOLUTION PROCESS:

Step 1:

If at any point you are unhappy with our financial services, please provide us with the opportunity to resolve the matter internally by contacting:

Tel:	012 941 9927
E-mail:	info@iretire.co.za
Address:	PO Box 38839, Faerie Glen, 0043

Please provide us with information relating to your complaint to enable us to assist you timeously:

- Full name and identity number
- Contact details
- Details of the complaint;

We undertake to:

- Acknowledge receipt of your complaint within 24 business hours



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- Investigate and provide you with written feedback within 10 business days of receipt of your complaint (provided we have the necessary information to assist you).

Step 2:

Should you be dissatisfied with the outcome, you can escalate the matter to complaints@iretire.co.za

The relevant manager will acknowledge receipt of your escalated complaint within 2 business days.

Step 3:

External dispute resolution

Should you still be dissatisfied with the outcome, the below options are available:

1. If the matter relates to your Pension or Provident Fund, you may approach the Pension Funds Adjudicator:

Tel:	012 346 1738
Fax:	086 693 7472
Postal Address:	P.O. Box 580, Menlyn, 0063
Physical Address:	4 th Floor Riverwalk Office Park Block A, 41 Matroosberg Road Ashlea Gardens, Extension 6
E-mail:	enquiries@pfa.org.za
Website:	www.pfa.org.za



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2. If the matter relates to financial advice provided, you may approach the Financial Advisory and Intermediary Services (FAIS) Ombudsman:

Tel:	012 762 5000
Fax:	012 348 3447
Postal Address:	P.O. Box 74571, Lynwood Ridge, 0040
Physical Address:	Sussex Office Park, Ground Floor, Block B, 473 Lynnwood Road Corner Lynnwood Road & Sussex Ave, Lynnwood, 0081
Website:	www.faisombud.co.za
E-mail address:	info@faisombud.co.za

3. If the matter relates to the Acravest Cell Captive, please contact:

<u>Authority</u>	<u>e-mail</u>
Life Ombud Complaints	krawitzr@guardrisk.co.za
Repudiation Requests	LifeClaims@guardrisk.co.za
Non-Life Ombud Complaints	ombudsman@guardrisk.co.za
Repudiation Requests	claimsrejection@guardrisk.co.za
Fais Complaints – Non Life	compliance@guardrisk.co.za
Fais Complaints – Life	krawitzr@guardrisk.co.za