

# Rand Swiss (Pty) Ltd

## Complaints Procedure

## Introduction

FAIS is aimed at protecting consumers by ensuring that the rendering of intermediary services and/or the giving of advice in relation to a financial product is done in a competent and transparent manner. Consumers of financial products have the right to complain about any inappropriate advice or services rendered. Rand Swiss (Pty) Ltd is committed to maintaining these standards of competency and transparency when dealing with prospective and existing customers. Rand Swiss (Pty) Ltd will maintain a record of all complaints for a period of 5 years together with an indication of whether or not the complaint has been resolved.

## Our Complaints Procedure

Who may lodge the complaint?

The complaint may be lodged by you as a client, a nominated beneficiary or a lawful successor.

What constitutes a complaint?

A complaint may be lodged by you against Rand Swiss (Pty) Ltd or any of its representatives if you have:

- Been treated unfairly, suffered prejudice or damages as a result of Rand Swiss (Pty) Ltd or its representative failing to comply with the provisions of FAIS.
- Suffered prejudice or damages as a result of the wilful or negligent financial service rendered by Rand Swiss (Pty) Ltd or its representative.

How to complain – the first step:

1. It is advisable to discuss your complaint first to a Rand Swiss Key Individual
  - a. Phone our support line on +27 (0)11 781 4454.
  - b. Email [complaints@randswiss.com](mailto:complaints@randswiss.com)
  - c. If the Key Individual cannot resolve the matter you will need to proceed to step 2.
2. You will need to fill out our complaint form with the details of your grievance. Our complaints form can be found in Annexure A of this document.
  - a. Our client relations team can help you fill the form in. Alternatively, our client relations team can send the form to you.
3. Our complaint form:
  - a. Complainant needs to sign the complaint form and provide any documentary proof, where applicable. The complaints form will then need to be returned to us.

## Procedure used to investigate:

- The internal Compliance Officer will acknowledge receipt of the complaint in writing.
- The internal Compliance Office will view all provided documentation regarding the complaint.
- The internal Compliance Officer will interview the staff member whom the complaint has been made against once all documents have been reviewed.
- The internal Compliance Officer will keep the complainant updated once each step has been taken for resolving the complaint.
- Regardless of whether the complaint has been resolved or not, the Director will contact the Complainant regarding the outcome of the investigation as well as to ensure fairness between both parties.
- The complaint should be resolved within six weeks.

## Receipt of the complaint

Once you have lodged your complaint with the Internal Compliance Officer we will:

- Acknowledge receipt of the complaint in writing.
- As soon as practically possible the complaint will be forwarded to the relevant staff appointed to consider its resolution, and that the complaint will receive proper consideration.
- Investigate the complaint and handle your complaint in a timely and fair manner.
- Update the complainant as the complaint reaches various stages of resolutions.
- Deal with your complaint in confidence and transparency.
- The client will be informed of the results of the consideration within six weeks, provided that if the outcome is not favourable to the client, written reasons must be furnished.
- If you, as the client, do not believe Rand Swiss have done their best to resolve your complaint it is in your right to contact the Ombud. Details can be found below.

**Contact details for the FAIS Ombud:** If you are not happy with your outcome you have 6 months within to lodge a complaint with the Ombud.

Physical address:  
FAIS Ombud  
Kasteel Park Office Park  
Orange Building, 2<sup>nd</sup> Floor  
546 Jochemus Street  
Erasmus Kloof,  
Pretoria,  
0048

Postal address:  
PO Box 41  
Menlyn Park  
0063

Customer contact division:  
0860FAISOM (0860 324 766)  
Tel: +27 12 762 5000 / 0860 663 247  
Fax: + 27 12 348 3447 / +27 86 764  
1422 Email: [info@faisombud.co.za](mailto:info@faisombud.co.za)  
[www.faisombud.co.za](http://www.faisombud.co.za)

### External Compliance

Kevin Erasmus  
Telephone: +27 12 653 6029  
Email Address: [kerasmus@masthead.co.za](mailto:kerasmus@masthead.co.za)  
Website: [www.moonstoneinfo.com](http://www.moonstoneinfo.com)

### Internal Compliance

Gary John Booysen  
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Email Address: [gary@randswiss.com](mailto:gary@randswiss.com)  
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