

MMELA FINANCIAL SERVICES COMPLAINTS RESOLUTION POLICY

Complaint has to be in writing

In order for a complaint to receive the attention that it deserves, we request that your complaint is submitted to us in writing. Please ensure that where the complaint is posted, a registered mail is used in order to retain proof of delivery.

Complaint has to be relevant

The financial services environment is complex. We will endeavour to address all reasonable requests from our clients, but may also refer you to a more appropriate facility. Where the complaint pertains to any aspect of our service, or any disclosures that ought to be made by us, we will endeavour to respond to those complaints in writing, within 5 working days.

Delivery:

Email: info@mmela.net

Postal : P O Box 2140, Saxonwold, 2132

Procedures

The following is a step-by-step guideline of how a complaint will be dealt with, once received by us:

1. The complaint will be lodged in our central complaints register on the same day that it is received and confirmation of receipt will be forwarded to you.
2. The complaint is immediately brought to the attention of the Key Individual of this provider for allocation to a trained and skilled person who specialises in that type of complaint.
3. The complaint will be investigated and we will revert to you with our findings within 5

working days.

4. In the event of not reverting to you within the time periods indicated above, kindly contact Our Compliance Officer on : 0861 266 75911 or daniel@easecomply.com for an explanation as to why we have not yet communicated with you. Please do not accept any communication from any person until it has been confirmed in writing.
5. If, after having referred the complaint to Compliance Officer , you are still not satisfied with the outcome, we will regard the complaint as being unsatisfactorily resolved. In such a case, you may approach the office of the Ombud for Financial Services Providers or take such other steps as may be advised by your legal representatives. The referral to the office of the Ombud must be done in accordance with the provisions of section 21 of the FAIS Act and the rules promulgated in terms of that section. In instances where we have not been able to arrive at a resolution within six weeks after you have lodged your complaint, the matter may automatically be referred to the Ombud.
6. You must, if you wish to refer a matter to the Ombud, do so within a period of six months. The Ombud will not adjudicate in matters exceeding a value of R800 000.00.
7. The Ombud may be contacted at her offices in Pretoria, at the following address:
The Financial Services Board
Eastwood Office Park , Baobab House, Ground Floor, Lynnwood
Ridge , Pretoria
Postal Address: P.O. Box 74571, Lynnwood Ridge 0040

Signed on this 20TH day of FEBRUARY 2014 at

BRADFONTEIN



Compliance Manager