

# COMPLAINTS PROCESS

1.

Client/ Staff member/ Interested party lodges complaint.

2.

If the complaint is not in writing, Complaints Officer to request/ assist client/staff member/interested party to complete Claim Form and obtain relevant documentation.

3.

If no co-operation or response from the Complainant, the details shall be entered in the register and the complaint shall be regarded as “unable to be resolved due to non co-operation/ non-response from the Complainant”.

4.

Complaints Officer to log the complaint in the Complaints Register.

5.

Complaints Officer to acknowledge claim within 24 hours of receipt and provide name and contact details of Complaints Officer, a reference number that corresponds with the Complaints Register and turnaround times that will apply in terms of the Complaints Procedure.

6.

If capable of immediate resolution, client will be informed, and a resolution will be offered to the client within 3 days - if not the client will be informed that the matter will be escalated and a response will be sent within 14 days.

7.

If incapable of immediate resolution, the complaint will be referred to the Bank's internal committee dealing with complaints for a resolution. An update on the steps taken to resolve the complaint and the date of resolution to be provided to the client within 14 days.

8.

Client must accept/reject resolution within 3 days.

9.

If the complaint is rejected, the Complainant must be provided with clear and adequate reasons for the decisions and must be informed of any applicable escalation or review processes, including how to use such a process and any relevant time limits.

10.

If the resolution of any complaint includes the payment of compensation, goodwill or another action that the Bank is expected to take, then such action must be undertaken without undue delay and within the abovementioned or any agreed timeframes.

11.

If the bank is unable to resolve a complaint within 20 business days of logging the complaint in the Complaints Register or if the client is not satisfied with the outcome, the client must be formally notified of the outcome and his/her right to escalate the matter and to use the services of the Ombudsman or seek legal redress in another forum.

12.

A complaint is deemed to be finalised when the Complainant has accepted the resolution in writing or has not responded within 8 weeks of the final response.