



NAMSOB ENTERPRISES (PTY) LTD T/A COVER4U
FSP47044

hereinafter referred to as the FSP

Complaints Procedure

OVERVIEW

Namsob Enterprises (Pty) Ltd t/a Cover4U is an authorized financial services provider ('FSP'), licensed in terms of the Financial Advisory and Intermediary Services Act (the FAIS Act).

We recognize the importance of providing excellent service to our clients. This is why we always appreciate client feedback, which we use to improve our offering to you. As required by FAIS legislation we have a formal complaints procedure for clients, who are not satisfied with the financial service that we have provided to them.

The purpose of this document and the complaints management process is to set out procedures on how to lodge a complaint and to ensure that we are able to resolve all complaints.

HOW TO LODGE A COMPLAINT

If you wish to lodge a complaint, we recommend that you contact the FSP via one of these channels:

PARTICULARS OF THE FSP			
Post/Letter:	77 Hospitaal Street, Middelburg, 1050		
Email Address:	info@cover4u.co.za	Website:	www.cover4u.co.za

RESPONSIBILITIES RELATING TO THE COMPLAINTS PROCEDURE

Client Responsibilities:

- Inform us of your complaint as soon as reasonably possible;
- Your complaint must be lodged in writing;
- Provide us with all the information relating to your complaint (policy number, nature of complaint, which would include sufficient facts, dates and supporting documentation) to enable us to investigate the complaint.

The FSP's Responsibilities:

- Acknowledge receipt of the complaint in writing, as soon as reasonably possible;
- Carry out a full investigation of the complaint;
- The complainant must be informed of the results of the investigation of the complaint within 6 weeks of receipt of the complaint;
- Records of complaints must be kept for a minimum of 5 years

COMPLAINT ESCALATION PROCESS

If a complaint has not been resolved within 6 weeks by the FSP, or where the complaint has been dismissed or where the client is not satisfied with the results of the investigation of the complaint, the client may, within 6 months, refer the complaint to the relevant Ombudsman, whose details appear below:

PARTICULARS OF THE FAIS OMBUDSMAN			
Physical Address:	Menlyn Central Office Buidling, 125 Dallas Avenue, Waterflooof Glen, Pretoria, 0010	Postal Address:	P.O. Box 41, Menlyn Park, 0063
Telephone Number:	+27-12-762-5000 / +27-86- 066-3247	Facsimile Number:	+27-12-348-3447 / +27-86-764-1422
Email Address:	info@faisombud.co.za	Website:	www.faisombud.co.za

PARTICULARS OF THE NATIONAL FINANCIAL OMBUD SCHEME			
Physical Address:	110 Oxford Road, Houghton Estate, Johannesburg, Gauteng, 2198		
Telephone Number:	+27-86-080-0900	WhatsApp Number:	+27-66-473-0157
Email Address:	info@nfosa.co.za	Website:	www.nfosa.co.za