



COMPLAINTS PROCEDURE

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1. Purpose

We are committed to the fair treatment of clients and to ensuring that any complaints are handled promptly, transparently, and in accordance with the FAIS Act, the General Code of Conduct, and Treating Customers Fairly (TCF) principles.

We undertake to:

- Treat all complaints seriously and fairly.
- Provide clear reasons if a complaint is not upheld.
- Offer compensation or goodwill payments where appropriate, without undue delay.
- Use complaints feedback to improve our services and client outcomes.

2. How to Lodge a Complaint

Clients may lodge a complaint in writing through any of the following channels:

- Email: info@lnkd.co.za
- If a complaint is made telephonically, we will request written confirmation.

When submitting a complaint, please include:

- Full name and surname
- ID number / Policy number (if applicable)
- Contact details (postal address, telephone, email)
- Name of your financial advisor
- Product provider and type of product
- Brief details of the complaint

3. Acknowledgment

- All complaints will be acknowledged in writing within 24 hours.
- You will receive a reference number and the contact details of the person assigned to your complaint.
- All complaints are recorded in our internal register (kept for at least 5 years in line with regulatory requirements).

4. Resolution Process

- Straightforward complaints may be resolved within 5 business days.
- More complex matters will be resolved within 30 business days, depending on the circumstances.
- You will be kept updated on the progress, and any delays will be explained.

5. Escalation

If you are dissatisfied with the outcome, you may escalate the matter internally for senior review.

If a complaint remains unresolved after 6 weeks, or if you remain dissatisfied, you may refer the matter to the Ombud.

FAIS Ombud Contact Details

Postal: P.O. Box 74571, Lynwood Ridge, 0040

Tel: 012 762 5000 / 0860 663 247

Email: info@faisombud.co.za

Website: www.faisombud.co.za

6. Contact Us

This summary is provided for transparency. Our full Complaints Policy, which sets out definitions, responsibilities, categories of complaints, and regulatory requirements, is available on request at info@lnkd.co.za