



HARVARD HOUSE INVESTMENT MANAGEMENT (PTY) LTD

COMPLAINANT PROCEDURE COMMUNICATION

PURPOSE OF THIS DOCUMENT

Harvard House Investment Management (Pty) Ltd (HHIM) is an authorised Financial Services Provider and, as such, we have certain specific duties towards you, our client. One of these duties is the establishment of a formal complaint management and resolution framework, which will enable you to exercise your rights as provided for in the Financial Advisory and Intermediary Services Act (FAIS Act)

The purpose of this document is to inform you of the procedure that will be followed in order to provide a resolution for the complaint which you have submitted.

COMPLAINT MUST BE RELEVANT

In terms of the FAIS Act, a “complaint” means an **expression of dissatisfaction** by a person to a provider, e.g. HHIM or, to the knowledge of the provider, to the provider's service supplier relating to a financial product or financial service provided or offered by that provider which indicates or alleges, regardless of whether such an expression of dissatisfaction is submitted together with or in relation to a client query, that -

- (a) the provider or its service supplier has contravened or failed to comply with an agreement, a law, a rule, or a code of conduct which is binding on the provider or to which it subscribes;
- (b) the provider or its service supplier's maladministration or intentional or negligent action or failure to act, has caused the person harm, prejudice, distress or substantial inconvenience; or
- (c) the provider or its service supplier has treated the person unfairly.

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 relates to any aspect of our service, or any disclosures that ought to be made by us, we will endeavour to address those complaints in writing within **7 working days**.

In instances where the complaint relates to any matter that is not within our control, such as product information or investment performance, we will forward the complaint to the product supplier concerned.

PROCEDURE

Our internal complaints resolution process is intended to provide for the fair and effective resolution of complaints. The time periods set out in this procedure will be adhered to as strictly as possible but may be varied if necessary. The following step-by-step guideline sets out the procedures we will adopt and demonstrate how a complaint will be dealt with once received by us:

- Your complaint and all communications in connection with your complaint must be in writing. All verbal communications made in connection with the complaint must be confirmed in writing within **3 working days** of the communication.
- Please indicate the following information:
 - your name, surname and contact details;
 - a complete description of your complaint and the date on which the financial service, which led to your complaint, was rendered;
 - the name of the person who furnished the financial advice or rendered the intermediary service that led to your complaint; and
 - how you would prefer to receive future communications regarding your complaint (e.g. via e-mail).
- The complaint will be entered into our Complaints Register and written confirmation of receipt will be forwarded to you. We will keep a record of the complaint and maintain such record for 5 years as required by legislation. Please take into consideration that the method of communication chosen by you will determine how quickly we will respond to your complaint.
- The complaint will immediately be brought to the attention of the senior manager in charge of the relevant department for allocation to a trained and skilled person, who is able to properly respond to your complaint (i.e. the Complaint Dispute Facilitator).
- The complaint will be investigated, and we will revert to you with our preliminary findings within 7 working days from the date of receipt of the complaint. In all instances we will advise you of the reasons for our decisions.
- The preliminary findings will be discussed with all internal parties concerned, and a proposed solution will be communicated to you.
- If you are not satisfied with our solution, you may refer the complaint to the Managing Director of HHIM. The Managing Director may amend the solution or confirm it. Please note that certain decisions may have to be approved by the management committee of HHIM. In such a case, we will communicate that fact to you and the date on which a decision relating to your complaint will be taken.
- If, after having referred the complaint to the Managing Director, 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 Ombud is appointed by the Financial Services Conduct Authority ("FSCA") to act as an adjudicator in disputes between clients and financial services providers. The referral to the offices of the Ombud must be done in accordance with the provisions of section 27 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 6 weeks after you have submitted your complaint, you may refer the matter to the Ombud. The Ombud acts independently and objectively and has jurisdiction in respect of complaints relating to financial advice or intermediary services, which have arisen after 15 November 2002.



- You must, if you wish to refer the matter to the Ombud, do so within 6 months from the date of the notice in which we inform you that we are unable to resolve your complaint to your satisfaction. The Ombud will not adjudicate in matters exceeding a value of R3,500,000.
- The Ombud may be contacted at his offices in Pretoria at the following address:

Physical Address:

125 Dallas Ave Menlyn, Waterkloof Glen, Pretoria, 0010

Telephone: 012 762 5000

E-mail Address: info@faisombud.co.za; **Website:** www.faisombud.co.za



**HARVARD
HOUSE**

Harvard House Investment Management [Pty] Ltd
Asset Managers (Reg. No. 2002/002754/07)

We understand your need for FINANCIAL INTEGRITY