



WEALTH CREED (PTY) LTD

("the FSP")



COMPLAINTS MANAGEMENT POLICY

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1. Purpose

This policy is intended to ensure that complaints are handled fairly, efficiently and effectively.

Our complaint management system is intended to:

- enable us to respond to issues raised by people making complaints in a timely and cost-effective way
- boost public confidence in our administrative process, and
- provide information that can be used by us to deliver quality improvements in our products, services, staff and complaint handling.

This policy provides guidance to our staff and people who wish to make a complaint on the key principles and concepts of our complaint management system.

2. Scope

This policy applies to all staff receiving or managing complaints from the public made to or about us, regarding our products, services, staff and complaint handling.

3. Complaints handling process

- a. Complaint lodged with Wealth Creed (Pty) Ltd via centralized email address info@wealthcreed.com or in person/via telephone for further investigation
- b. Written confirmation of receipt of complaint to be sent to complainant within 24 hours
- c. Written response required confirming outcome of matter to be provided to complainant by the Key Individual within 7 working days
- d. Arbitration - if client is not satisfied with response as per point a or c and results in a complaint escalation. Adjudication takes place with a formal written response confirming a determination within 15 working days thereafter with the Key Individual
- e. Ombudsman/Regulator – if a client is not satisfied with the internal decision and escalates the matter
- f. Recording Complaints - regardless of where the complaint is received from, all reportable complaints must be recorded on the complaints management register
- g. All written and oral interaction in connection with the complaint must be recorded on the complaints register
- h. One central control point means that all complaints are located in one centralized place and can be extracted easily



- i. The end conclusion, or determination (the 'finding' or 'outcome') must be confirmed on the complaints management register

- j. NB: All complaint responses (written) must reflect the complaint number as issued by the complaints management register

ADDENDUM – Sample of register

Wealth Creed (Pty) Ltd
Complaints Register

DATE	COMPLAINT NUMBER	NAME OF COMPLAINANT	DETAILS OF COMPLAINT	ACTION TAKEN	DATE RESOLVED	SIGNATURE