

Our complaints process



Our commitment to you:

Our clients are at the centre of our business and our products and services are designed with this in mind. We aim to treat our clients as fairly as we would wish to be treated ourselves. Naturally, there may be times when you are not satisfied with our products or service, and should this happen, we want to hear from you. We have therefore appointed a Complaint Resolution Officer who is best placed to receive your complaint and deal with it as quickly and effectively as possible. Your views are important to us and your feedback is key to improving the products and services we offer you and everyone else.

What you may complain about:

You may complain about our service, our product or the advice you received.

How to complain:

You can share your concerns with us by phone, fax, letter or e-mail. However, we will require that you put your complaint in writing, addressed to the Complaints Resolution Officer.

Telephone: 0860 123 263 (RSA only) or +27 21 412 2003 (outside RSA)

Email: complaints@nedgroupinvestments.co.za

Physical address: 2nd floor, Nedbank Clocktower, V&A Waterfront, Cape Town

Postal Address: PO Box 1510, Cape Town 8000, Cape Town

What you will need to provide:

To help us investigate and resolve your complaint as quickly as possible, please provide the following information:

- Your name and address.
- Your investor number.
- A daytime contact number and the times you would prefer us to contact you.
- Details of what you're concerned about, including references and copies of any supporting documents and previous communication.

How we will deal with your complaint:

- We will acknowledge receipt of your complaint within 2 working days and inform you of who will be dealing with your complaint.

Nedgroup Investments

Nedbank Clocktower Clocktower Precinct V&A Waterfront Cape Town 8001 PO Box 1510 Cape Town 8000 South Africa

Nedgroup Investments Proprietary Limited (Company registration number 1996/017075/07)

Incorporating Nedgroup Collective Investments (RF) Proprietary Limited (Company registration number 1997/001569/07)

Nedgroup Investment Advisors Proprietary Limited (Company registration number 1998/017581/07) an authorised Financial Services Provider (FSP licence number 1652)

Directors: I Ruggiero, NA Andrew, CE Sevenoaks

www.nedgroupinvestments.com

- The complaint will be handled by our Complaints Resolution Officer who is skilled to deal with complaints.
- Where possible, we will resolve your complaint within 5 business days taking into account the nature of the complaint.
- If we need more time to complete our investigations, we will keep you regularly updated with our progress.

What happens if you are unsatisfied with our response to your complaint?

Should you consider that our response to your complaint still does not fully address your issues, please refer your complaint to the Head of Client Services so we can understand if there is anything more we can do. Once we're satisfied, we've considered all aspects of your complaint, we will send you our final response.

And if you are still unsatisfied with how we dealt with your complaint?

If we do not resolve your complaint internally to your satisfaction, you may ask the relevant Ombud or Adjudicator to review your complaint. The Ombud provides a dispute resolution mechanism which avoids lengthy and costly court proceedings. Please note that there are different Ombuds available depending on the type of product or service you are complaining about.

For complaints relating to Nedgroup Investments unit trust portfolios please contact the Registrar of Collective Investment Schemes:

Tel: 012 428 8000

Fax: 012 347 0221

Email: cis.complaints@fsb.co.za

Post: 35655, Menlo Park, 0102

For complaints relating to Nedgroup Investments Living Annuity and Endowment products please contact the Ombud for Long term Insurance:

Tel: 021 657 5000 / 0860 103 4000

Fax: 021 674 0951

Email: info@ombud.co.za

Post: Private Bag X45, Claremont, Cape Town, 7735

For complaints relating to Nedgroup Investments Retirement Annuity, Provident and Pensions Preservation funds please contact the Pension Funds Adjudicator.

Tel: 012 346 1738 / 012 748 4000

Fax: 086 693 7472

Email: Enquiries@pfa.org.za

Post: P.O Box 580, Menlyn, 0063

For complaints relating to advice or intermediary services, please contact the Financial Advisory and Intermediary Services Ombud.

Tel: 012 762 5000 / +27 12 470 9080

Fax: 086 764 1422 / +27 12 348 3447

Email: info@faisombud.co.za

Website: www.faisombud.co.za