



Sopema
FUNERAL SERVICES

POLICY:
**COMPLAINTS MANAGEMENT
FRAMEWORK**

1. Definition

“Complaint” means an expression of dissatisfaction by a person to a provider or, to the knowledge of the provider, to the provider’s services supplier relating to a financial product or financial services provided or offered by that provider which indicates or alleges, regardless of such an expression of dissatisfaction is submitted together with or in relation to a client query

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

“Complainant” means a person who has submits a complaint and includes a:

- (a) client;
- (b) a person nominated as the person in respect of whom a product supplier should meet financial product benefits or that person’s successor in title;
- (c) a person whose life is insured under a financial product that is an insurance policy;
- (d) a person that pays a premium or an investment amount in respect of a financial product;
- (e) member;
- (f) person whose dissatisfaction relates to the approach, solicitation marketing or advertising material or an advertisement in respect of a financial product, financial service or related service of the provider.

“Compensation payment” whether in monetary form or in the form of a benefit or service, by or on behalf of a provider to a complainant to compensate the complainant for a proven or estimated financial loss incurred as a result of the provider's contravention, non -compliance, action, failure to act, or unfair treatment forming the basis of the complaint, where the provider accepts liability for having caused the loss concerned, but excludes an

- (a) goodwill payment;
- (b) payment contractually due to the complainant In terms of the financial product or financial service concerned; or
- (c) refund of an amount paid by or on behalf of the complainant to the provider where such payment was not contractually due;

and includes any interest on late payment of any amount referred to in (b) or (c);

Sopema Funeral Services is an authorised financial services provider FSP No. 46377

CONTACT DETAILS



011 027 6339



078 923 5757 / 076 550 8076



info@sopemafuneral.co.za



HEAD OFFICE

12499 Pela Str Orlando West Industrial Park

“Goodwill payment” means a payment, whether in monetary form or In the form of a benefit or service, by or on behalf of a provider to a complainant as an expression of goodwill aimed at resolving a complaint, where the provider does not accept liability for any financial loss to the complainant as a result of the matter complained about;

"Member" in relation to a complainant means a member of a -

(a) pension fund as defined in section 1(1) of the Pension Funds Act, 1956 (Act 52 of 1956);

(b) friendly society as defined In section 1(1) of the Friendly Societies Act, 1956 (Act 25 of 1956);

(c) medical scheme as defined in section 1(1) of the Medical Schemes Act, 1998 (Act 131 of 1998); or

(d) group scheme as contemplated in the Policyholder Protection Rules made under section 62 of the Long -term Insurance Act, 1998, and section 55 of the Short-term Insurance Act, 1998;

“Rejected” in relation to a complaint means that a complaint has not been upheld and the provider regards the complaint as finalised after advising the complainant that It does not intend to take any further action to resolve the complaint and includes complaints regarded by the provider as unjustified or Invalid, or where the complainant does not accept or respond to the providers proposals to resolve the complaint;

“Reportable complaint” means any complaint other than a complaint that has been

(a) upheld immediately by the person who initially received the complaint;

(b) upheld within the provider's ordinary processes for handling client queries In relation to the type of financial product or financial service complained about, provided that such process does not take more than five business days from the date the complaint Is received; or

(c) submitted to or brought to the attention of the provider in such a manner that the provider does not have a reasonable opportunity to record such details of the complaint as may be prescribed In relation to reportable complaints; and

“Upheld” means that a complaint has been finalised wholly or partially in favour of the complainant and that -

(a) the complainant has explicitly accepted that the matter is fully resolved; or

(b) it is reasonable for the provider to assume that the complainant has so accepted; and

(c) all undertakings made by the provider to resolve the complaint have been met or the complainant has explicitly indicated Its satisfaction with any arrangements to ensure such undertakings will be met by the provider within a time acceptable to the complainant.

2. The objective of this framework

Sopema Funeral Services is an authorised financial services provider FSP No. 46377

CONTACT DETAILS



011 027 6339



078 923 5757 / 076 550 8076



info@sopemafuneral.co.za



HEAD OFFICE

12499 Pela Str Orlando West Industrial Park

Bontle Ke Botho Consulting (T/A Sopema Funeral Services) (“Sopema”) is an authorised financial services provider (FSP), and as such the company is required to conduct itself with honest, integrity, fairness, dignity and ethically in business dealings.

The Complaints Management Framework provides a procedure that is required for the effective management and handling of customer complaints by Sopema. The objective is to ensure effective standards of complaints management to:

- ensure fair outcomes for customers;
- allow easy accessibility by customers to the complaints process implemented by the FSP;
- improve customer services and customer satisfaction from feedback received from clients;
- achieve effective and timely resolution of complaints in respect of acceptable turn-around times;
- provide guidelines for submission of complaints and appeal (escalation) process;
- ensure effective management of complaints, in line with this framework;
- provide the process and engagements with the relevant Ombudsman scheme;
- ensure requirements are met for reporting to the Registrar and / or the public (if required);
- ensure objectivity by the complaints handling staff in attending to and resolving a complaint;

This Framework provides general principles to guide the way complaints are managed within the FSP. The Framework also sets out the FSP’s philosophy concerning the way complaints are handled, resolved and monitored (monitored) and refers to analyzing complaints about root cause analysis to ensure processes are improved to reduce complaints where necessary).

3. Application of the Framework

This Framework applies to all complaints made by customers in response to the service or services received from the FSP or the FSP’s Service Providers. This Framework is issued in terms of the provisions of the Financial Advisory and Intermediary Services Act of 2002 (FAIS) and the Policyholder Protection Rules, 2017 (“PPR”).

Sopema Funeral Services is an authorised financial services provider FSP No. 46377

CONTACT DETAILS



011 027 6339



078 923 5757 / 076 550 8076



info@sopemafuneral.co.za



HEAD OFFICE

12499 Pela Str Orlando West Industrial Park

4. Review of the Framework

This Framework will be reviewed by the Complaints Handling Department at least annually and presented to the Management Committee for approval.

5. Key Principles

The Framework provides for the following key principles in ensuring that the complaints handling process is fair to complainants:

- **Accessibility:** Sopema makes complaints reporting visible to customers on all key documents provided to them as well as making this framework available in all its branches and on its website.
- **Client-centricity:** Complaint handling staff are expected to demonstrate the right attitude toward every client.
- **Quality of investigation:** the FSP will take reasonable steps to gather and investigate all relevant information and circumstances when handling complaints.
- **Timely resolution:** the FSP recognises that all complaints must be resolved on time and in line with the timelines set out in this framework.
- **Consistent and objective decision-making:** Sopema will ensure that employees and decision-makers avoid bias when handling complaints so that principles of fairness and objectivity are upheld.
- **Independent review:** Sopema will provide for an independent review of complaints in line with the escalation and review process contained in this framework through the Management Committee. Where required, segregation of duties and escalation procedures will be utilised to maintain and safeguard the independence of employees responsible for handling complaints.
- **Confidentiality of Client Information and Data:** As far as possible and in line with relevant statutory requirements, Sopema will maintain the confidentiality of customers' personal information and comply with the relevant legislation to ensure that internal controls are in place for safeguarding of data.
- **Accuracy of record-keeping:** Complaints must be accurately, efficiently and securely recorded.
- **Communication before, during and after complaint:** the FSP will provide customers with clear upfront communication concerning how they can complain and how their complaint will be handled.

Sopema Funeral Services is an authorised financial services provider FSP No. 46377

CONTACT DETAILS



011 027 6339



078 923 5757 / 076 550 8076



info@sopemafuneral.co.za



HEAD OFFICE

12499 Pela Str Orlando West Industrial Park

- **Quality Assurance:** Sopema will ensure that there is an appropriate level of quality assurance in place to monitor that the standards referred to in this framework are adhered to.
- **Meaningful Management Information and Analysis:** Useful management information reports pertaining to complaints will be developed and implemented, subject to regulatory requirements and business needs.

6. Responsible Parties

6.1 Management Committee

The Management Committee is responsible for the implementation of the Framework and ensuring that it is effective in achieving its objectives. Management is responsible for the active implementation of the Framework and provides the necessary resources required by the Complaints Handling Officer regarding the investigation of a complaint and making available all the necessary information including documentation for investigating and to successfully finalise a complaint.

6.2 Complaints Handling Officer (CHO)

CHO is responsible for the investigation of all complaints and queries received from customers or clients and for ensuring impartial resolution to a complaint. The CHO shall be adequately trained, and have the relevant training and qualification as well as an appropriate mix of experience, knowledge and skills in complaints handling, fair treatment of customers, the subject matter of the complaints concerned and relevant legal and regulatory matters. The CHO shall be adequately empowered to make decisions or recommendations and not be subject to a conflict of interest. The CHO is independent and receives no incentives for the performance of their duties, only receive a salary.

6.3 Compliance

Compliance is responsible for monitoring adherence to the requirements outlined by this Framework and ensuring that it remains in line with relevant legislation.

7. Internal Complaints Handling Process

Sopema Funeral Services is an authorised financial services provider FSP No. 46377

CONTACT DETAILS



011 027 6339



078 923 5757 / 076 550 8076



info@sopemafuneral.co.za



HEAD OFFICE

12499 Pela Str Orlando West Industrial Park

Parties	Responsibilities
Complaints Handling Officer	Sopema Funeral Services
First line of escalation	Management Committee (MANCO)
Appeal (1 st Review)	Underwriter (Sanlam)
Referral to the ombud	FAIS Ombud and Ombud for Long-Term Insurance (OLTI)

7.1 How to submit a complaint

A complaint must be submitted in writing by a complainant to complaints@sopema.co.za or call at 011 027 6339 or physically by coming to our offices at No. 85 Mahalefele Drive Dube Soweto. The complaint must be addressed for the attention of the Complaints Handling Officer. The complainant must give a detailed description of the event that caused them to suffer any prejudice. Where applicable the complainant will need to attach documentation in support of your allegations made against FSP or service provider and the service received. All communications with complainants must be in plain language.

If the complaint is not resolved satisfactorily, the complaint can be reported to the FAIS Ombud at P.O BOX 74751, Lynwood Ridge, 0040, Telephone number: 021 762 5000, Email: info@ombud.co.za and or Ombudsman for Long Term Insurance at Private Bag X45, Claremont, 7735, Telephone number: 021 657 500 or info@ombud.co.za

Sopema will also monitor the relevant social media platforms including Hello Peter as well as ensure that regular monitoring is done in compliance with this framework generally.

7.2 Complaints Resolution Process

A complaint will be received by the customer services consultant who will acknowledge receipt to the complainant **within 24 hours** providing:

- contact details of the person who will be handling the complaint;
- indicative timelines for addressing the complaint;
- details of the internal complaints escalation and review process if the complainant is not satisfied with the outcome of a complaint; and
- details of escalation of complaints to the office of a relevant ombud where applicable.

Sopema Funeral Services is an authorised financial services provider FSP No. 46377

CONTACT DETAILS



011 027 6339



078 923 5757 / 076 550 8076



info@sopemafuneral.co.za



HEAD OFFICE

12499 Pela Str Orlando West Industrial Park

A complaint should be resolved **within 6 weeks** of receipt of the complaint. Sopema will ensure that the complainant is regularly kept informed about the progress of the complaint.

As soon as the complaint is acknowledged to the complainant the CHO will start the investigation process which will include determining the nature of the complaint or the category under which the complaint falls to follow the correct process for that complaint. A decision will be made on each complaint as soon as is reasonably possible but within a period not exceeding a maximum of 14 working days after taking reasonable steps to gather and investigate all relevant and appropriate information and circumstances, with due regard to the fair treatment of complainants.

Each complainant must be kept adequately informed of:

- The progress of their complaint;
- Causes of any delay in the finalisation of a complaint and revised timelines not exceeding 5 working days of receipt of the complaint.
- Sopema's decision in response to the complaint

Complaints received should be categorised according to the following:

7.2.1 Outcome 2: Complaints relating to the design of a product or service or related service, including the fees, premiums or other charges related to that financial product or financial service

This category includes complaints indicating that the service towards the complaint was unfair, inadequate, confusing or overly complex, or unsuitable for the customers at which they have been targeted. Complaints regarding unfair or confusing pricing, costs or charges will be dealt with under this category.

7.2.2 Outcome 3: complaints relating to information provided to clients

This includes complaints that any documentation provided to customers or prospective customers, or other communications with customers or prospective customers is inaccurate, unsuitable, misleading, incomplete, confusing, unclear, etc. It covers both advertising and marketing material as well as specific product or service related communications. It also covers information provided at all stages of the product life cycle. Such complaints could apply to either the content of the information, or the manner or medium in which it is provided. It will

Sopema Funeral Services is an authorised financial services provider FSP No. 46377

CONTACT DETAILS



011 027 6339



078 923 5757 / 076 550 8076



info@sopemafuneral.co.za



HEAD OFFICE

12499 Pela Str Orlando West Industrial Park

also include complaints regarding a failure to provide information, or complaints that information was provided at an inappropriate time.

7.2.3 Outcome 4: Complaints relating to advice

This category relates to complaints that advice provided did not take adequate account of the customer or prospective customer's needs and circumstances (including affordability), was factually incorrect or misleading, or that advice was not provided when the complainant believes it should have been provided. Complaints indicating that the consultant was subject to a conflict of interest, or was lacking in knowledge, skill, experience or integrity are dealt with in this category.

7.2.4 Outcome 5(a): Complaints relating to product performance

This category includes complaints indicating a customer's disappointment in becoming aware of limitations relating to the product or service that are not in line with their expectations. Where applicable, this would include (but is not limited to) complaints indicating that the customer was not kept adequately informed during the life of the product of matters that affect the product's ability to meet expectations. Complaints regarding a product supplier's exercise of any contractual right to terminate a product or amend its terms are dealt with in this category.

7.2.5 Outcome 5(b): Complaints relating to customer service including complaints relating to premium or investment contribution collection or lapsing of a financial product

Customer service complaints are those expressing dissatisfaction with FSP's administration of requests and transactions (including complaints regarding FSP's technological support) and complaints relating to the way in which FSP's staff have dealt with the customer (for e.g. complaints of rudeness, incompetence or non-responsiveness). This would include complaints regarding the administrative processing of payments to or by the customer. Included are complaints relating to breaches of privacy or confidentiality. It is important to note that complaints relating to the customer service standards of third party or outsourced service providers are included in this category. Complaints arising from alleged fraudulent activity by FSP or a service provider, where the customer is dissatisfied with the manner in which FSP has handled the matter or with the assistance provided by the FSP in attempting to resolve the matter.

7.2.6 Outcome 6(a): Complaints relating to product accessibility, changes or switches

Sopema Funeral Services is an authorised financial services provider FSP No. 46377

CONTACT DETAILS



011 027 6339



078 923 5757 / 076 550 8076



info@sopemafuneral.co.za



HEAD OFFICE

12499 Pela Str Orlando West Industrial Park

This category relates to complaints in respect of barriers or limitations on access to funds, or in the ability to transfer products or services to another provider, or on the ability to make changes to the product or service. Types of barriers or limitations covered would include penalties, termination charges, lengthy notice periods, complex “red tape” administrative hurdles when trying to access funds, etc.

7.2.7 Outcome 6(b): Complaints relating to complaints handling

This includes complaints regarding the administration of the complaints process, such as delays, poor communication regarding processes and decisions, cumbersome or inaccessible processes, failure to inform complainants of their rights regarding escalation or Ombud mechanisms, etc. It does not include dissatisfaction regarding the outcome of a complaint, which would be regarded as a continuation of the original complaint.

7.2.8 Outcome 6(c): Complaints relating to insurance risk claims including non - payment of claims

These complaints would include:

- i. complaints relating to the administration of the claim process (such as delays, poor communication regarding processes and decisions, cumbersome or inaccessible processes, etc.):
- ii. complaints relating to actual non-payment of claims and; where applicable
- iii. complaints regarding the quality of workmanship where claim settlement entails repair or similar services.

In the case of non-payment of claims, reporting requirements in relation to this category are likely to require further sub-categories in respect of the reasons for non-payment, such as:

- Required claim documentation / evidence not submitted
- Criteria for insured event not met
- Waiting period not expired
- Exclusion applies
- Excess applies
- Non-disclosure or misrepresentation
- Policy / benefit not in force
- Claimant is not the person entitled to the benefits (beneficiary disputes)
- Dispute re quantum of claim
- Other reasons.

Sopema Funeral Services is an authorised financial services provider FSP No. 46377

CONTACT DETAILS



011 027 6339



078 923 5757 / 076 550 8076



info@sopemafuneral.co.za



HEAD OFFICE

12499 Pela Str Orlando West Industrial Park

7.2.9 Other complaints

A catch-all category for any complaints not falling within one of the above TCF-aligned complaints categories or sub-categories. This category should however not be treated as a “default” reporting category.

7.3 Investigation and Resolution of the Complaint

The CHO must conduct an investigation using all the information received from the complainant and from consultation with the employee(s) or the department that the complaint is laid against. The process must also take into account the customer services charter and commitments to customer service in order to arrive to a decision that may be favourable to all affected parties.

When necessary the CHO may delegate this function to an employee who is adequately trained and has appropriate mix of experience and skill in handling complaints and has good understanding of the business and TCF outcomes. Should the process take longer than six weeks, the complainant must be advised of the extended period.

After having consulted with the relevant personnel and considered the evidence received from all parties, the CHO must make a decision which will be communicated to the EXCO first who will review the process followed in resolving the complaint and test its objectivity. On the feedback from the EXCO, the CHO will then communicate the decision to the complainant.

A Complainant must be kept adequately informed of:

- The progress of their complaint;
- Causes of any delay in the finalisation of a complaint and revised timelines.

Sopema will ensure that clients who are financially prejudiced as a result of our contravention, non-compliance, action, failure to act, or unfair treatment are fairly compensated.

A written response will be sent to a complainant or their authorised representative once the complaint is finalised.

Sopema Funeral Services is an authorised financial services provider FSP No. 46377

CONTACT DETAILS



011 027 6339



078 923 5757 / 076 550 8076



info@sopemafuneral.co.za



HEAD OFFICE

12499 Pela Str Orlando West Industrial Park

7.4 Complaint Outcomes

The CHO must conduct an investigation using all the information received from the complainant and from consultation with the employee(s) or the department that the complaint is laid against. The process must also consider the commitments to customer service to arrive at a decision that may be favourable to all affected parties.

Should the process take longer than six weeks, the complainant must be advised of the extended period.

7.4.1 Decision to dismiss the complaint

If after the investigation it appears that the service was rendered according to the adopted processes and procedures within the organization, and no fault on the conduct of an employee or the FSP was found, the decision will be to dismiss the complaint.

The complainant will be advised in writing of the decision arrived at during the investigation process and with clear and adequate reasons for arriving at that decision and be advised of the escalation or review process, including how to use it and any relevant time limits.

The appeal process will involve the review of the evidence submitted and the processes followed when deciding to reject the complaint. Should the decision of the appeal management committee still be to reject or dismiss the complaint, the complainant will be advised in writing of the decision of the appeal board and be advised to submit a complaint to the Ombudsman who is available to assist the complainant.

Should the appeal board committee arrive at a decision to grant the complaint. This decision will be communicated to the complainant together with the commitment to make the compensation payment.

7.4.2 Decision to uphold the Complaint

Where a complaint is upheld, the complainant will be advised of the decision by FSP and any commitment to make a compensation payment, goodwill payment or to take any other

Sopema Funeral Services is an authorised financial services provider FSP No. 46377

CONTACT DETAILS



011 027 6339



078 923 5757 / 076 550 8076



info@sopemafuneral.co.za



HEAD OFFICE

12499 Pela Str Orlando West Industrial Park

action will be carried out without undue delay and within any agreed timeframes. The FSP will ensure that customers who are financially prejudiced as a result of its contravention, non-compliance, action, failure to act, or unfair treatment are fairly compensated.

Goodwill payment and Compensation payments must be approved by the CEO and must be recorded with an accompanied reason.

7.4.3 New Information or Withdrawn by Client

No new information refers to when information is requested by the FSP from the client, and the client does not respond. The FSP will forward two (2) consecutive reminder requests via email, sms or telephonically with 5 working day intervals. Should the client be unreachable or withhold additional information, the complaint will be closed. The CHO will inform the client via email, sms or telephonically that should the information not be received within 5 working days of the last attempt the complaint will be closed and may be re-opened once the information is received.

A complaint withdrawn by a client must be confirmed by email, sms or telephonically recorded.

7.5 Feedback to the Complainant

The complainant must be given feedback on the progress on the complaint resolution process continuously until the complaint is finalised. The feedback referred to here could be in a form of a SMS or a telephone call advising the complainant of the status of the complaint.

8. Complaint Appeal and Review Process

Within 14 working days, a Complainant that is not satisfied with the decision made on their complaint may refer the complaint to the Management Committee in a form of an appeal or a review to the following address: [\[Email\]](#).

The receipt of the complaint escalation will be acknowledged within 48 hours and the complainant will be informed of:

Sopema Funeral Services is an authorised financial services provider FSP No. 46377

CONTACT DETAILS



011 027 6339



078 923 5757 / 076 550 8076



info@sopemafuneral.co.za



HEAD OFFICE

12499 Pela Str Orlando West Industrial Park

- details of information required from them;
- the manner in which the complaint-related information must be submitted to the MANCO;
- the expected turnaround times to finalise the appeal or review process;
- Any other relevant responsibilities of the Complainant;

The appellant will be informed in writing of the outcome of the appeal or review within 15 working days after receipt. MANCO will ensure that the outcome of the escalation or review process is impartial and will have due regard to the fair treatment of customers at all times.

8.1 Complex or unresolved complaints

Complaint handling staff and complainants may refer complex or unresolved complaints to the Management for consideration. Management will acknowledge receipt of the complaint escalation within 48 hours and inform the referrer of:

- Details of information required from referrer;
- Where, how and to whom the complaints and related information must be submitted;
 - Expected turnaround times to finalise the complaint escalation or review;
 - Any other relevant responsibilities of the referrer.
- Management will inform the referrer of the outcome of the referral within 5 working days after receipt.
- Management responsible will ensure that decisions are impartial and will have due regard to the fair treatment of customers at all times.

9. Record Keeping

A complaint must be recorded in the complaints register, supporting documents must be scanned and kept for five years. The complaints register must be made available for monitoring purposes.

The following details will be captured in respect of each reportable complaint:

- all relevant details of the complainant and the subject matter of the complaint;
- copies of all relevant, evidence, correspondence and decisions;
- the complaint categorisation as set out in paragraph 7 above

Sopema Funeral Services is an authorised financial services provider FSP No. 46377

CONTACT DETAILS



011 027 6339



078 923 5757 / 076 550 8076



info@sopemafuneral.co.za



HEAD OFFICE

12499 Pela Str Orlando West Industrial Park

- progress and status of the complaint, including whether such progress is within or outside any set timelines.

The reportable complaints information recorded will be scrutinised and analysed on an ongoing basis and utilised to manage conduct risks and effect improved outcomes and processes for its clients, and to prevent recurrences of poor outcomes and errors.

10. Monitoring and Reporting

Complaints must be monitored for nature and root cause in order to identify the trends. The monitoring process will include complaints analysis and the categorisation of the complaint according to the TCF Outcomes as discussed above. Feedback from monitoring will be used as feedback to improve on the standard of service rendered to customers.

Complaints monitoring reports must be presented to all business forums including governance committees. The reports must include management information collected during the performance of the monitoring exercise and customer feedback surveys on complaints handling. Reports must indicate improvement from one quarter to another.

11. Complaints Relating to the Product Suppliers

Complaints against product supplier must be referred to the product supplier concerned, however the FSP is responsible for ensuring the complaint is attended to and resolved to the satisfaction of all parties, if not that the complainant was advised of the available recourse.

Where complaints are referred to the product supplier, the complainant must be appropriately informed of the process being followed and that the FSP will take reasonable steps to monitor the outcome of the complaint.

12. Referral to the Ombudsman

The Ombudsman of the Long-Term Insurance (OLTI) in terms of the Financial Sector Regulations Act has been given authority to attend to complaints from financial services customers when that complaint falls within its jurisdiction. The Complaints from the OLTI

Sopema Funeral Services is an authorised financial services provider FSP No. 46377

CONTACT DETAILS



011 027 6339



078 923 5757 / 076 550 8076



info@sopemafuneral.co.za



HEAD OFFICE

12499 Pela Str Orlando West Industrial Park

are sent to the insurer who will then forward it to the FSP for investigation. The CHO must attend to the complaint and respond to the insurer within the time period set out in the request from the insurer and record the complaint in the complaints register for reporting purposes.

Should the decision not be to the satisfaction of the customer, the customer has a right to refer the complaint to either:

FAIS Ombudsman Details:

If any complaint with regard to advice given or intermediary services rendered to you was not resolved to your satisfaction, you can contact the FAIS Ombudsman.

Postal Address: The Financial Services Board, PO Box 74571, Lynnwood Ridge, 0040

Telephone Number: +27 12 470 9080 **Fax Number:** +27 12 348 3447

Ombudsman for Long-term Insurance:

Physical address: 3rd Floor Sunclare Building, 21 Dreyer Street, Claremont, Cape Town, 7708

Telephone number: 021 657 5000

Customers are to be encouraged to lodge their Complaints with Sopema first before approaching the Ombudsman.

The CHO will maintain specific records and carry out specific analysis of complaints referred to Sopema by the Ombud and the outcomes of such complaints; and monitor determinations, publications and guidance issued by the Ombud with a view to identifying failings or risks in Sopema's policies, services or practices.

12.1 FAIS Ombudsman Complaints

A Complainant has a right to refer to the FAIS Ombudsman a decision by a Financial Services Provider (FSP) that is not to their satisfaction on a complaint submitted to FSP. According to its mandate, the main objective of the FAIS Ombud is to investigate and resolve complaints in terms of the FAIS Act (Financial Advisory and Intermediary Services Act, 2002) and the Rules promulgated under the Act. The FAIS Ombud deals with complaints submitted to the Office by a specific client against a financial services provider.

Sopema Funeral Services is an authorised financial services provider FSP No. 46377

CONTACT DETAILS



011 027 6339



078 923 5757 / 076 550 8076



info@sopemafuneral.co.za



HEAD OFFICE

12499 Pela Str Orlando West Industrial Park

The complaints are attended to by the CHO together with the Compliance Officer. Within 24hrs of receipt, acknowledgement of receipt must be sent to the FAIS Ombud. The complaint will be investigated internally by engaging with the affected departments and request comprehensive information including related documentation in order to ensure that all relevant facts are properly considered in the resolution of the complaint. The findings will be submitted to the ombudsman within the period provided for in the ombudsman complaint.

12.2 FAIS Ombudsman Complaints

The Ombudsman of the Long-Term Insurance (OLTI) in terms of the Financial Sector Regulations Act has been given authority to attend to complaints from financial services customers when that complaint falls within its jurisdiction. The Complaints from the OLTI are sent to the insurer who will then forward it to the FSP for investigation. The CHO must attend to the complaint and respond to the insurer within the time period set out in the request from the insurer and record the complaint in the complaints register for reporting purposes.

13. Customer Communication and Feedback

Constant communication with customers must be kept when-

- a complaint is received;
- investigated; and
- when a decision on a Complaint is made

Complainants are to be encouraged to give feedback on the manner in which their Complaint was handled by the FSP and such feedback must be analysed against the Treating Customers Fairly (TCF) Outcomes to ensure that the fairness outcomes that the company subscribes to are met. Customer Feedback will form part of Management Information that will be reported on at relevant Forums where TCF is a standing agenda item.

14. Reporting

The Complaints Handling Department is responsible to report the following information internally and to the public as well as to the authorities:

- number of complaints received;

Sopema Funeral Services is an authorised financial services provider FSP No. 46377

CONTACT DETAILS



011 027 6339



078 923 5757 / 076 550 8076



info@sopemafuneral.co.za



HEAD OFFICE

12499 Pela Str Orlando West Industrial Park

- number of complaints upheld;
- number of rejected complaints and reasons for the rejection;
- number of complaints escalated by complainants to the internal complaints escalation process;
- number of complaints referred to an ombud and their outcome;
- number and amounts of compensation payments made;
- number and amounts of goodwill payments made; and
- total number of complaints outstanding.

The FSP has appropriate processes in place to ensure compliance with any prescribed requirements for reporting complaints information to any relevant designated authority or to the public as it may be required by the Registrar

Sopema Funeral Services is an authorised financial services provider FSP No. 46377

CONTACT DETAILS



011 027 6339



078 923 5757 / 076 550 8076



info@sopemafuneral.co.za



HEAD OFFICE

12499 Pela Str Orlando West Industrial Park

Sopema Funeral Services is an authorised financial services provider FSP No. 46377

CONTACT DETAILS



011 027 6339



078 923 5757 / 076 550 8076



info@sopemafuneral.co.za



HEAD OFFICE

12499 Pela Str Orlando West Industrial Park