

Table of Contents

Introduction and Objective	3
Definitions	3
How to Lodge a Complaint	6
Procedure followed after a complaint	7
Allocation of responsibilities	7
Standard for complaints record keeping	7
Complaints Escalation and Review Process	8

1. Introduction and Objective

Cubix Solutions is committed to Treating Customers Fairly and as such we would like feedback if you were unhappy with our service. The object of our complaints management policy is to formalize the process in which dissatisfaction is lodged, acknowledged, investigated, resolved, and leads to overall improvement/s.

Important and guiding material/bodies include all six Treating Customers Fairly (TCF) Outcomes, the Financial Sector Conduct Authority (FSCA) and the Policyholder Protection Rules (PPR)

2. Definitions

2.1 Business Day Means any day other than a Saturday, Sunday, or official public holiday.

2.2 Complaint means a complaint in terms of the **Policyholder Protection Rules (PPR)** means an expression of dissatisfaction by a person to an insurer or, to the knowledge of the insurer, to the insurer's service provider, relating to a policy or service provided or offered by that insurer which indicates or alleges, regardless of whether such an expression of dissatisfaction is submitted together with or in relation to a policyholder query, that -

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

2.2.1 A complaint in terms of the **FAIS Act** means means a specific complaint, submitted by a Complainant to the FAIS Ombudsman or Cubix for purposes of resolution by Cubix, relating to a financial service rendered by Cubix on or after the date of commencement of the FAIS Act, and in which complaint it is alleged that Cubix has:

- (a) has contravened or failed to comply with a provision of the FAIS Act and that as a result thereof the Complainant has suffered or is likely to suffer financial prejudice or damage.
- (b) has wilfully or negligently rendered a financial service to the Complainant which has caused prejudice or damage to the Complainant, or which is likely to result in such prejudice or damage; or
- (c) has treated the Complainant unfairly.

2.3 Complainant means a complainant is a person who has direct interest in the policy/ service or someone acting on behalf of a person with a direct interest in the policy/ service.

For example: a policyholder / a person that pays a premium, his/her beneficiary, a policyholder's spouse or registered dependents, a potential policyholder whose satisfaction relates to the relevant application, approach, solicitation, advertising, or marketing material.

2.4 FAIS Ombud means the Ombud for Financial Services Providers whose objective is to promote consumer protection and enhance the integrity of the financial services industry through resolving complaints impartially, expeditiously, and economically.

2.5 FSCA means the Financial Services Conduct Authority (FSCA) who is the market conduct regulator of financial institutions, that provide financial products and financial services, financial institutions that are licensed in terms of a financial sector law, including banks, insurers, retirement funds and administrators, and market infrastructures.

2.6 Resolution means the process of resolving a complaint through, and in accordance with the internal complaint resolution system.

2.7 Outcomes of a Complaint

2.7.1 Rejected – means the complaint was rejected, and FSP regards the complaint as finalized after advising the complainant that the FSP does not intend to take any further action to resolve the complaint. A formal repudiation letter with all complaint details will be sent. There are two variations of a rejected complaint:

2.7.2 Invalid: means the complainant does not accept or respond to proposals to resolve the complaint within 7 days. This includes sending relevant documentation, acting upon the advice of the FSP as well as not being able to reach the complainant via telephone, SMS, and E-mail (if applicable)

2.7.3 Unjustified: means the policy has been met, the complainant has been treated fairly as far as possible, there is no legal recourse available to the complainant, complainant refuses to accept outcome of merit assessment, and nothing further can be done to assist the complainant.

2.7.4 Upheld means that a complaint has been finalised either:

2.7.4.1 Wholly (complainant got exactly what he/she was looking for)

2.7.4.2 Partially (complainant and FSP found middle ground)

2.7.5 Variations of Wholly or an Upheld Complaint:

2.7.5.1 Compensation Payment: means to compensate a complainant for a proven or estimated financial loss incurred as a result of the FSP's wrongdoing. This is either:

2.7.5.1.1 Payment Contractually due: means the complainant should have received the assistance and help from the start, a justified complaint.

2.7.5.1.2 Payment not Contractually due: means the complainant does not have legal standing or a legal argument, however due to the poor handling by the FSP in the form of negligence, FSP for example refunds the complainant his/her premiums and cancels the complaint.

2.7.5.1.3 Goodwill Payment: means the complainant is not covered in terms of the policy, but the FSP is willing and able to sponsor the matter due to extraordinary circumstances.

2.8 FSP means Cubix Solutions (Pty) Ltd, Registration Number: 2010/013902/07, FSP Number: 42788 and/ or the underwriting managers and insurers.

3. Allocation of responsibilities

- 3.1 Cubix and its management remain ultimately responsible for the implementation, management, and monitoring of an effective complaints management process.
- 3.2 Cubix and its management, therefore, undertakes to ensure that any person who is responsible for making decisions or recommendations in respect of complaints generally or a specific complaint must –
 - 3.2.1 Be adequately trained.
 - 3.2.2 Have 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 prescripts.
 - 3.2.3 Not be subject to a conflict of interest; and
 - 3.2.4 Be adequately empowered to make impartial decisions or recommendations.

4. Standard for complaints record keeping:

4.1 Cubix is committed to effective complaints monitoring and analysis, complaints are accurately, efficiently, and securely recorded. The complaints record keeping system has been established by the company's electronic CRM system, the system enables recording of the following in relation to the reportable complaints:

- 4.1.1 All relevant details of the complainant and the subject matter of the complaint, including copies of all relevant evidence, correspondence, and decisions.
- 4.1.2 Appropriate TCF aligned categorisation of complaints.
- 4.1.3 Progress and status of the complaint, including whether such progress is within or outside any relevant prescribed timelines or internal service levels.
- 4.1.4 Details of numbers of complaints received, complaints upheld, rejected complaints, complaints escalated by complainants to the internal review function, complaints referred to an Ombud, compensation payments and goodwill payments.

5. How to Lodge a Complaint?

A complaint can be lodged using the below method, it is preferred that it is done in writing to ensure that all relevant details are clearly articulated.

The complaint should be forwarded for the attention of the complaints manager:

- **Complaints Manager**
- **Tel:** 0860 33 33 43
- **Email:** complaints@cubix.co.za
- **Postal:** P.O. Box 1498, Umhlanga Rocks, 4320

You need to set out all the relevant information and attach all applicable documentation to enable the complaints officer to resolve your complaint timeously and without delay. The following information must be included:

- Your full name and contact details such as your telephone numbers and email address. Please indicate whether you would prefer us to call you back or email you when we respond to your complaint.
- Your policy number or identity number to help us make sure we are accessing the right person's records.
- Details about your complaint.
- Who you have dealt with and when, if you have this information.
- What you would like us to do to make things right for you.

6. Procedure followed after receipt of Complaint.

- 6.1 Once the complaint is received by the Complaints officer, you may expect an acknowledgement of receipt, within 24 hours, providing you with details of the person who will be considering your complaint and how your complaint will be handled.
- 6.2 You may expect a resolution to the complaint within 5 working days of your complaint.
- 6.3 If your complaint is of a complex nature, we may take longer to resolve this, up to 30 days, however we will keep you regularly updated so that you know exactly who is taking ownership of your complaint.

7. Complaints Escalation and Review Process

In the event that the complainant is dissatisfied with the outcome of their complaint, the matter may be referred to the Insurer. The Insurer details are noted in the policy documentation and will be provided at the complaint handling stage.

Should your complaint be against the Insurer, please lodge a complaint with the relevant Ombudsman.

When the complaint is pertaining to a Short-term (non-life) Insurance or long-term insurance product, the matter may be referred to the “National Financial Ombud Scheme” (NFO). The procedure for lodging a complaint may be found on the website of the “National financial ombud scheme” (NFO) (www.nfosa.co.za) or you may obtain it directly from the Ombud at the following contact details:

- **Tel:** 0860 800 900
- **E-mail:** info@nfosa.co.za
- **Address:** Claremont Central Building, 6th Floor, 6 Vineyard Road, Claremont, 7708 (NFO Office Cape Town)
110 Oxford Road Houghton Estate, Johannesburg, Gauteng, 2198 (NFO Johannesburg Office)

Should you have a complaint against the Intermediary (Cubix), the complaint may be lodged with FSCA (Financial Sector Conduct Authority) online via www.fsca.co.za/Pages/Contact-Us

Alternatively, a complaint may be lodged with the FAIS Ombud. A complaint form needs to be completed, which can be downloaded from the FAIS Ombud’s website (www.faisombud.co.za). The complaints registration form is also available from the FAIS Ombud at the following contact details:

- **Tel:** 012 428 8000/0800 203 722 012-762-5000 / 086-066-3274
- **E-mail:** info@faisombud.co.za
 - **Postal Address:** Postal Address: PO Box 41, Menlyn Park, 0063

8. Conclusion

Cubix will, on an ongoing basis, investigate the nature of complaints received and ensure that preventative measures are put in place, to avoid future occurrence of similar and other complaints.