



Resolution procedure

As we value your support as a client, we place a strong emphasis on maintaining a long-term relationship with you that is open, trustworthy and transparent. In view of this, we encourage you to provide us with feedback and have established procedures to ensure you remain satisfied with us.

If you do wish to raise an issue, concern or complaint, we have a formalised complaints procedure to ensure the issue is resolved timeously and to your satisfaction.

The complaints procedure is as follows:

1. Contact the Compliance Officer in your region.
2. The details of the Compliance Officer are available on www.investec.com (South Africa) or contact Investec on **(011) 286 7000** for the details of the Compliance Officer in your region.
3. All requests must be submitted in writing - The complaint must contain all relevant information and copies of the relevant documents which must be attached to the written complaint to ensure that we have the correct details and that the procedure is managed efficiently and effectively – download the Complaints Form from www.investec.com (South Africa) or contact Investec on **(011) 286 7000** and a complaints form will be faxed to you as required. The complaint form must, wherever possible be submitted on the Investec complaint form, however, if the written complaint addresses all the questions as per the complaint form this may be appropriate
4. We undertake to evaluate all complaints equitably.
5. All written complaints received will be reviewed and dealt with proficiently.
6. If a complaint is not resolved within the prescribed time period, you are entitled to contact the relevant Ombud depending on the nature of the product and industry concerned, the details of which are listed below for your convenience:

The Ombudsman considers complaints while acting independently and maintaining neutrality.

The Ombudsman for Banking Services

Advocate Clive Pillay

Address : PO Box 5728
Johannesburg
2000

Telephone : 0860 800 900
Fax : (011) 838 0043
Email : info@obessa.co.za

The Ombudsman for Financial Services Providers

Mr Charles Pillai

Address : PO Box 74571
Lynwood Ridge
0040

Telephone : (012) 470 9080
Fax : (012) 348 3447
Email : mpfo@faisombud.co.za/charles@faisombud.co.za

The Pension Funds Adjudicator

Head Office - Johannesburg:

Address : PO Box 651826
Benmore
2010

Telephone : (011) 884 8454
Fax : (011) 884 1144
Email : enquiries-jhb@pfa.org.za

Cape Town:

Address : PO Box 23005
Claremont
7735

Phone : (021) 674 0209
Fax : (021) 674 0185
Email : enquiries@pfa.org.za

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The Ombudsman for Long-term Insurance

Address : Private Bag X45
Claremont
7735
Telephone : (021) 657 5000
Fax : (021) 674 0951
Email : info@ombud.co.za

The Director of Surveillance, JSE Securities Exchange,

Address : One Exchange Square, Gwen Lane,
Sandown, 2196

Private Bag X991174
Sandton, 2146
Telephone : (011) 520 7000
Fax : (011) 520 8585

The Short Term Insurance Ombudsman

Address : P O Box 32334
Braamfontein
2017
Telephone : (011) 726 8900/0861 726890
Fax : (011) 726 5501
Email : info@osti.co.za

By engaging in this type of communication, you enable us to improve our service and develop an understanding of your concerns.

I also consent to any information herein being shared with other entities/subsidiaries within the Investec Group to the extent that it is necessary for the resolution of the complaint.

We subscribe to the Code of Banking Practice and are Authorised Financial Services and Credit Providers (for further details – www.investec.com)