



COMPLAINTS PROCEDURES

Purpose of this document

Beukesco (Pty) Ltd t/a Nu Africa Risk Services is a licensed Financial Service Provider with the authority to provide financial advice and intermediary services in terms of the Financial Advisory and Intermediary Services Act, 37 of 2002. ("FAIS").

The purpose of this document is to set out guidelines and processes by which your complaints may be addressed respectfully, fairly, in a non-adversarial manner, expeditiously and with sensitivity to all concerned.

Definition of a Complaint

A complaint means an expression of dissatisfaction relating to a policy or service provided or offered by us which indicates or alleges that

- we have contravened or failed to comply with an agreement, a law, a rule, or a code of conduct which is binding on us; or
- our maladministration or wilful or negligent action or failure to act, has caused you harm, prejudice, distress or substantial inconvenience; or
- we have treated you unfairly.

Complaints Process

The person responsible for making decisions or recommendations in respect of complaints generally or a specific complaint will be the key individual whose name and contact details will be supplied to you within 24 hours of receipt of your complaint.

Our complaints management process.

All complaints will be acknowledged within 24 hours of receipt and you will be informed of the process that will be followed in handling your complaint including the name of the person that will be dealing with it.

You will be kept adequately informed of the progress of your complaint. Where resolution takes longer than expected, you will be informed of causes of the delay and provided with revised timelines.

Where your complaint is upheld, any commitment by us to make a compensation payment, goodwill payment or to take any other action will be carried out within 30 days.

If we reject your complaint, you will be provided with clear and adequate reasons for our decision and will be informed of any applicable escalation or dispute resolution processes, including how to use them and any relevant time limitations.

Where your complaint relates to the services provided by an external administrator, we will retain a 'watching brief' on the complaint, ensure that due process is being followed, and that you are kept informed of the progress.

Procedure when submitting a complaint

All complaints must be in writing and in this regard we have developed a specific form, attached as an annexure to this document, which must be completed and which can be sent by email to;

admin@nuafrica.co.za

Note: A complaint that is not satisfactorily resolved may be referred to the FAIS Ombud, which must be done within six (6) months from the date of our response. The details of the FAIS Ombud will automatically be provided to you if you are unhappy with our decision.

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WEBSITE



THEME

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