



# COMPLAINTS PROCEDURES



Health Finance Corporation (Pty) Ltd

## COMPLAINTS POLICIES & PROCEDURES

### LODGING A COMPLAINT

All complaints must be in writing and must be directed to the Complaints Officer.

We would to request that you complete the attached form to enable us to give your complaint the attention and necessary investigation required. Please ensure that you complete as much information as possible and please attached relevant documentation if applicable. Please ensure that if you deliver your complaint to our

office by and or any other means, you obtain proof of delivery. Ensure that such a document is readily available for future reference..

### Address you complaint as follows:

Health Finance Corporation (Pty) Limited  
Complaints Officer  
PO Box 16350  
Vorna Valley  
2132  
Tel: (011) 612-0150  
Fax: (011) 612-0164  
e-mail : [complaints@hfc.co.za](mailto:complaints@hfc.co.za)

Please note that Health Finance Corporation (Pty) Ltd is an Authorised Financial Services Provider and we comply with the Code of Conduct of the Financial Services Board, thus please ensure that your complaint is relevant and within the act of the FSB Act. We will ensure that we answer all complaints with relevancy. The financial services environment is complex and we do understand that all the rules and regulation of the act is not always known and would therefore inform we will endeavour to address all reasonable requests from our clients, but may also refer you to a more appropriate facility where the issue raised does not directly concern us or is outside of our control.

### Step-by-step procedures to be followed

This step-by-step guideline will assist you and Health Finance Corporation (Pty) Ltd to steadily reply to your complaint:

1. Your written complaint will be logged in the Health Finance Corporation Complaints Register on the same day that it is received.
2. You will receive a written confirmation of receipt of your complaint as per your communication method registered on your complaint form.
3. The Complaint Officer will immediately inform the necessary department or director of that department of your complaint.
4. A skilled person will deal with your complaint in a professional and confidential manner.
5. The complaint will be investigated and the preliminary findings will be sent to you within three (3) working days.
6. The preliminary findings will be discussed with our Executive Team, and any decisions taken there will be communicated to you in writing within three

working days after the assembly of the Executive Team. The FSB act provides for not more than three weeks for closure of all complaints.

7. In the event that you are not satisfied with our solution, you may refer the complaint to the Board of Directors of Health Finance Corporation (Pty) Ltd. The directors may change or amend the solution or confirm it. Please be informed that certain decisions may have to be approved by the Board or Management committee of the organisation. In such a case, we will communicate that fact to you, as well as the date on which a decision will be taken.
8. If you are still not satisfied with the outcome of the investigation of the decision taken by the Board of Directors, we will regard the complaint as being unsatisfactorily resolved. In such a case, you may approach the office of the Ombud for Financial Services Providers or take further steps as advised by your legal representatives.
9. Should you decide to lodge a complaint with the Ombud of the Financial Services Providers, it must be done in accordance with the provisions of section 21 of the Financial Advisory and Intermediary Services Act 2002 and the rules and terms that apply to that section.
10. If you wish to refer a matter to the Ombud, do so in writing within a period of six months.
11. The Ombud will not adjudicate in matters exceeding a value of R800 000.00.
12. All correspondence to the Ombud must be addressed as follows:  
The Ombud : Mr. Charles Pillay  
Eastwood Office Park,  
Celtis House,  
Ground Floor,  
c/o Lizjohn and Lynnwood Road,  
Lynnwood Ridge,  
Pretoria  
Or at the following postal address:  
P.O. Box 74571  
Lynnwood Ridge  
Pretoria  
0040

Or on the following:

Tel: (012) 4709080  
Fax: (012) 4709098  
E-mail: [charles@faisombud.co.za](mailto:charles@faisombud.co.za); [david@faisombud.co.za](mailto:david@faisombud.co.za)  
Website: [www.faisombud.co.za](http://www.faisombud.co.za)

13. Please do not accept any communication from any person until it has been confirmed in writing by our Complaints Officer or a member of the Board Of Directors.



Point of Contact with HFC			
Date	Contact Person	Contact Number	Discussion
List supporting document:			
<p>I _____ hereby confirm I have read and understood the contents of the complaint and the procedures to be followed. I hereby confirm the time periods set out herein are merely guidelines and that HFC will endeavour to act within these guidelines. I agree that all the details pertaining to my complaint is correct and accurate. I will give my co-operation by providing all requested information and/or supporting documentation promptly and that I may be contacted by the HFC Representative should more information be required. I agree to make myself available for consultation should such be required for the investigation of my complaint.</p>			
<p>_____ Signature of Complainant</p>		<p>_____ Date</p>	

**PLEASE ENSURE (✓)**

- You fully complete every question **before** you submit your complaint
- You have enclosed all requested information/documentation
- You have signed the request form
- You have attached a copy of your ID/policy document

As failure to do so will result in a delay in handling your request. Please return the completed request form together with any attachments to the Information Officer.

**Thank you for fully completing this form!**