

NMG is a results orientated company that is committed to service excellence. Although we make every effort to get things right, there may be times when you feel that you have not received the level of service which you are entitled to. As a general rule the sooner you tell us about an issue you have, the sooner we can do something about it.

We will:

- Deal with you in a friendly and professional way
- Treat the issue that you raise seriously
- Acknowledge the issue you have raised, give you the name of the person dealing with it, and let you know when you can expect a reply
- Handle all complaints fairly.

Where you have a complaint, we have provided a procedure to resolve the complaint which is straightforward and easy to use. The procedure is as follows:

Healthcare ► Actuarial ► Retirement ► Investment ► Personal Wealth

▶ Step 1

When you wish to raise a complaint, it is usually best to contact the person you have been dealing with. You may, however, prefer to contact that person's immediate manager. If so, the person you have been dealing with will tell you who to contact. The person you contact will be responsible for either resolving the complaint or redirecting it without any inconvenience to you.

▶ Step 2

If you are not happy with the response, please submit your complaint in writing to our Compliance Officer. The reason for placing the complaint in writing is to protect you and to obtain the exact reasons for your complaint. The contact details are provided overleaf.

▶ What information will we need?

- Your name and contact details (including postal address, telephone number, fax number and email address if you have these)
- Where applicable, the name of your employer and retirement fund or medical scheme, as well as your membership number
- Details of what you are unhappy about
- Copies of any relevant documentation
- Details of any steps you have taken to resolve the issue
- The outcome you would like to achieve.

▶ When will we revert back to you?

We will confirm that we have received your complaint and give you the contact details of the person responsible for resolving the matter within five working days, excluding postal delivery time. If the complaint falls within the scope of the Promotion of Access to Information Act, we will advise you of the correct procedure to follow.

We will provide you with details of our investigation into the complaint within 30 days of receipt.

We will keep and maintain a record of the complaint for a period of five years.

▶ What will happen if the complaint is resolved in your favour?

If the complaint is resolved in your favour we will ensure that a full and appropriate level of redress is offered without delay.

▶ What will happen if the complaint is not resolved in your favour?

If the complaint is not resolved in your favour we will advise you in writing of the reasons. We will be prepared to consider any new information or argument.

If the complaint is in terms of the Financial Advisory and Intermediary Services Act, 2002 (FAIS) you may submit the complaint to the Ombudsman, but this must be within six months of receiving our response. It is a specific complaint relating to a financial service provided by NMG or its representatives. The complaint must relate to:

- Financial prejudice or damage due to contravention or failure to comply with the provisions of the FAIS Act.
- Prejudice or damage caused by the wilful or negligent rendering of a financial service
- Unfair treatment.

You will need to provide the Ombudsman with proof that you tried to resolve the complaint with us. This can be done by providing a copy of our final response, together with your reasons for disagreeing with the response. The complaint must be submitted in writing together with any supporting documentation.

If your complaint relates to the administration of a pension fund, the investment of its assets or the application of its rules you may lodge a complaint with the Pension Funds Adjudicator. To lodge a complaint with the Pensions Funds Adjudicator you must be a member or former member of a fund, a beneficiary or former beneficiary of a fund, an employer who participates in a fund or a member of the board of management of a fund.

If the complaint deals with the services provided by our health care consultants the complaint may be lodged with the Council for Medical Schemes.

If the complaint is with regard to marketing, entering into of long-term insurance contracts or their administration you may contact the Ombudsman for Long-term Insurance.

If the complaint is with regard to marketing, entering into of short-term insurance contracts or their administration you may contact the Ombudsman for Short-term Insurance.

▶ Comments on our service

We always welcome comments and suggestions on how to improve our service. If we are not performing up to your expectations in facilitating the resolution of an issue you have raised, please let us know.

Name	Nicolette Van Vuuren	Naresh Tulsie	Dr Siphon Kabane	Muvhango Lukhaimane	Judge Brian Galgut
Title	Compliance Officer	FAIS Ombudsman	Registrar of Medical Schemes	Pension Funds Adjudicator	Ombudsman for Long-term Insurance
Postal address	PO Box 3075, Randburg, 2125	P O Box 74571, Lynnwood Ridge, 0040	Private Bag X34, Hatfield, 0028	PO Box 580, Menlyn 0063	Private Bag X45, Claremont, 7735
Physical address	411 Main Avenue, Ferndale, Randburg 2125	Ground Floor, Eastwood Office Park, Lynnwood Ridge, Lynnwood, Pretoria 0081	Hadefields Office Park, Block E, 1267 Pretorius Street, Hatfield, 0028	4 th floor, River Walk Office Park, Block A 41 Matroosberg Road Ashlea Gardens, Pretoria	3 rd Floor, Sunclare Building, 21 Dreyer Street, Claremont, 7700
Phone	0829236260	+27 12 470 9080	+27 12 431 0579/0584	+27 12 346 1738	+27 21 657 5000
Fax	086 669 5224	+27 12 348 3447	+27 12 430 7644	086 693 7472	+27 21 674 0951
Email	nvanvuuren@nmg.co.za	info@faisombud.co.za	complaints@medicalschemes.com	enquiries@pfa.org.za	info@ombud.co.za
Website	www.nmg.co.za	www.faisombud.co.za	www.medicalschemes.co.za	www.pfa.org.za	www.ombud.co.za

 Johannesburg
T+27 11 509 3000

 Cape Town
T+27 21 943 1800

 Durban
T+27 31 566 2133

 Port Elizabeth
T+27 41 397 3400

NMG Consultants and Actuaries (Pty) Ltd
is an Authorised Financial Service Provider
Website: www.nmg.co.za