



NTT GROUP

Complaint resolution policy

OVERVIEW

The complaint resolution policy serves to provide guidance about the recording and handling of complaints with a view to continuously improve our service to clients, potential clients and all other stakeholders.

The procedure should be used by all employees to ensure that every complaint will be dealt with the necessary professionalism NTT Group expects.

COMPLAINT (defined)

In terms of the FAIS act, a complaint is defined as follow:

“Complaint means, subject to section 26(1)(a)(iii), a specific complaint relating to a financial service rendered by a financial services provider or representative to the complainant on or after the date of commencement of this Act, and in which complaint is alleged that the provider or representative –

- a) Has contravened or failed to comply with a provision of this Act and that as a result therefore the complainant has suffered or is likely to suffer financial prejudice or damage.*
- b) Has wilfully or negligently rendered a financial services to the complainant which has caused prejudice or damage to the complainant or which is likely to result in such prejudice damage: or*
- c) Has treated the complainant unfairly*

COMPLAINTS POLICY

The NTT Group is committed to an internal complaint resolution system and procedure based on the following principles:

- We wish to maintain an efficient internal complaint resolution system and procedures with adequate resources.
- We promise fairness to clients, our company and our employees at all time especially when dealing with complaints.

COMPLAINTS PROCEDURE

The client's responsibility/procedure:

- Inform the NTT Group immediately of any complaint
- Methods to submit complaints include:
 - Verbally – By contacting the Dealership where the complaint arises.
 - In writing – Send fax or email to the Dealership (contact details available on website)
 - If the above avenues are not sufficient and complaints are not resolved, please contact NTT Group Head office on 087 286 1010.
 - Contacting Anton Geldenhuys (Key individual)
 - Contacting Jan Scholtz (Compliance officer)
- All complaints must be in full detail.

NTT Group responsibilities/procedure:

- All complaints will be dealt with in a professional, fair and timely manner.
- All complaints will be logged on the NTT Intranet by the person who is dealing with the claim. The complaint will be allocated to the correct department and person who have the authority to resolve such a complaint.
- Take details of client including: Name, Surname, contact details and a small description of the complaint.
- The person to whom the claim is allocated to have to respond to this complaint within 24 hours.
- The NTT Intranet must be updated and all correspondence and discussions must be recorded in writing.
- All complaints that could not be resolved must be escalated to the Key Individual (Anton Geldenhuys).