



Process-Complaints Policy & Procedure

COMPLAINTS POLICY:

Aru is commitment to complaint resolution.

Aru strives to handle all complaints fairly, thus ensuring that a resolution of a complaint can during and by means of the resolution process be effected which is fair to both clients and the FSP.

COMPLAINTS PROCEDURE:

COMPLAINTS ARE TO BE HANDLED BY THE CLEINT CARE CONSULTANT:

- 1) *make provision that after the receipt and recording of a particular complaint, the complaint will as soon as practically possible be forwarded to the relevant staff appointed to consider its resolution. KI to follow up on complaints & control and supervise the consideration process. If need be KI to confer with co-director.*
- 2) When a client contacts Aru with a complaint, provide the client with a copy of this Complaints Policy & Procedure.
provide that access to the procedures is at all times available to clients at any relevant office or branch of the FSP, or by electronic medium, and that such availability is appropriately made known by public press or electronic announcements or separate business communications to existing clients
- 3) Request the client to lodge the complaint in writing. Via e-mail is acceptable.
stipulate that complaints must be submitted in writing and contain all relevant information, and that copies of all relevant documentation must be attached thereto.
- 4) Log the complaint/e-mail in the Complaints Register and give the complaint a reference number.
provide that the receipt of complaints is promptly acknowledged In writing to the client, with communication particulars of contact staff to be involved in the resolution of the complaint, and are properly internally recorded by the relevant staff for purposes of compliance with the Act.
- 5) Ensure that the client's latest contact details are completed on the complaint cover sheet.
- 6) Insert the reference number on cover sheet.
- 7) E-mail the client within 24 hours to confirm that the complaint is being handled. Insert the Reference number in the subject line of the complaint. Use the e-mail wording provided. See E-Mail Complaint Received.docx.
- 8) Assess the complaint and decide on a solution to sort out the complaint fairly.
make provision that the complaint receives proper consideration.
- 9) If the input of the Rep is necessary to get to a solution, the Rep must assist with this – e.g. if advice has to be given as part of the solution. *make provision that after the receipt and recording of a particular complaint, the complaint will as soon as practically possible be forwarded to the relevant staff appointed to consider its resolution,*
- 10) Implement the solution.
- 11) The complaint must be handled within 72 hours.

12) If the complaint has not been handled within 72 hours, the complaint must be escalated; and from thereon be handled by the Key Individual. The Key Individual then has another 72 hours to handle the complaint to its conclusion.

13) In any case where a complaint is resolved in favour of a client, the FSP Must ensure that a full and appropriate level of redress is offered to the client without any delay.
Where not resolved to the client's satisfaction, advise the client what further action he/she can take.

14) The FSP has 6 (six) weeks in which to resolve the complaint.

15) The client is informed of the results of the consideration within the time-frame allowed:
Provided that if the outcome is not favourable to the client, full written reasons must be furnished to the client within the time allowed and the client must be advised that the complaint may within 6 (six) months be pursued with the Ombud whose name, address and other contact particulars must simultaneously be provided to the client. See: Contact Details of Ombudsmen.docx

16) Maintain a record of them for a period of (five) years.