



COMPLAINTS POLICY

1. All client complaints against Silke Financial Services CC must be lodged in writing.
2. Once received in terms of Clause 1 above, Silke Financial Services CC shall promptly acknowledge receipt of such complaint giving such client all communication procedures pertinent to such complaint as well as the name of staff employed by Silke Financial Services CC who are to be involved in the complaint resolution procedure.
3. Silke Financial Services CC undertakes to deal with all complaints in a timely and fair manner, with each complaint receiving proper consideration according to due process that is managed appropriately and effectively.
4. Silke Financial Services CC undertakes to inform the client of the outcome of the complaint within 4 weeks of receiving a client's complaint.
5. Silke Financial Services CC undertakes to advise the client of any further steps which may be available to the client in terms of the FAIS Act or any other law where a client's complaint is not resolved to the client's satisfaction. Should the outcome of a complaint not be in the client's favour, Silke Financial Services CC undertakes to provide the client with full written reasons therefor and will advise the client that the complaint may be pursued within 6 months with the FAIS Ombud, whose name, address and other contact particulars will simultaneously be provided to the client.
6. Where a complaint is resolved in favour of the client, Silke Financial Services CC will ensure that a full and appropriate level of redress is offered to the client without delay.
7. During the entire complaint process, a client shall not divulge any details thereof to any third parties until the complaint has been fully dealt with and resolved by Silke Financial Services CC and/or the FAIS Ombud. A breach of this clause could result in the client being fully liable for consequential damages caused to the good name and reputation of Silke Financial Services CC.
8. Silke Financial Services CC shall maintain a record of complaints for a period of 5 years, together with an indication of whether or not complaints were resolved.

COLINTON HOUSE THE OVAL NEWLANDS 7700 P O BOX 158 NEWLANDS 7725

TEL: (021) 683 3380 FAX: (021) 683 3872 EMAIL: info@silke.co.za WEBSITE: www.silke.co.za

K N SILKE BA LLB (UCT) AFP S A THOM (BA FIN) AFP

Silke Financial Services CC – Reg. No.

AUTHORISED FINANCIAL SERVICES PROVIDER NO 12462

9. Silke Financial Services CC will ensure that all existing clients and new clients have full knowledge of the procedures for the resolution of their complaints and existing clients will be made aware of the internal complaint resolution system and procedures either by means of public press, electronic announcement or separate business communication.
10. Silke Financial Services CC will ensure that complaints resolution facilities are easily accessible to all clients at the offices of Silke Financial Services CC, or through postal, fax or via email.
11. Should any complaint be lodged with Silke Financial Services CC,
12. It is hereby recorded that Silke Financial Services CC has:
 - Adequate manpower and other resources to achieve the effective and fair resolution of complaints;
 - Adequate training of all relevant staff, including the imparting and ensuring of full knowledge of the provisions of the FAIS Act and the General Code of Conduct for Authorised Financial Services Providers and Representatives.
13. Silke Financial Services CC acts as your independent intermediary for its clients and the reputable product suppliers listed above and does not accept any responsibility for any unlawful actions of such product suppliers. Any dispute relating to such alleged unlawful actions of product suppliers shall result in the client engaging his/her own legal action at his/her own cost against such product supplier. These services can be provided by Adv K N Silke for a fee of R 500.00 per hour (excl.VAT)