

CDP Brokers – Client Complaints Policy

1. Our Commitment to You

At CDP Brokers, we are committed to providing high-quality financial services and treating all our clients fairly. If you are ever unhappy with our service, we want to hear from you. Your feedback helps us improve, and we are committed to resolving complaints promptly, fairly, and transparently. This policy explains how you can lodge a complaint and how we will handle it.

2. What Is a Complaint?

A complaint is **any expression of dissatisfaction** about a financial product or financial service you received from us or from one of our representatives.

This includes concerns about:

- Advice you received
- Product information or documentation
- Product performance
- Claims or service issues
- Fees, charges, contributions, or lapses
- Administrative processes
- How we handled your previous queries or complaints

You will never be charged for lodging a complaint.

3. How You Can Submit a Complaint

You may submit your complaint through any of the following channels:

Email: info@cdpbrokers.co.za

Phone: +27 11 849 4110

In person: At our offices

In writing: 6 Brooke Street, Farrarmere, Benoni, 1501

Please include:

- Your full name
- Contact details
- Policy number (if applicable)
- A description of what happened
- Any documents that may assist us

We will assist you with the process if required.

4. What Happens After You Submit a Complaint?

Step 1: Acknowledgement

We will acknowledge your complaint **in writing within 48 hours**.

Step 2: Assessment

We will determine whether your communication is:

- A routine query (resolved immediately), or

- A formal complaint (captured in our Complaints Register)

Step 3: Investigation

A trained and independent complaints handler will:

- Gather all necessary information
- Assess facts and evidence
- Consider Treating Customers Fairly (TCF) principles
- Consult with relevant internal or external parties

Step 4: Resolution

We will provide you with a **final written response within 30 business days**.

If more time is required, we will:

- Inform you before the due date, and
- Provide a revised timeline

Step 5: Finalisation

If you are satisfied, the matter will be closed.

If you are **not satisfied**, you may request an internal review or escalate the matter (see Section 6).

5. How We Ensure Fair Treatment

To ensure your complaint is handled fairly:

- All complaints are reviewed objectively and without bias
- Staff involved in complaints handling are trained and independent
- No staff member is rewarded based on the outcome of complaints
- We keep full records of your complaint and communications
- We update you regularly on progress
- We aim to resolve issues without unnecessary delays

6. If You Are Not Satisfied With the Outcome

Internal Escalation

If you are unhappy with the outcome of your complaint, you may request a review by our senior management. Full details will be provided in your outcome letter.

External Escalation – Ombud Services

If you still remain dissatisfied, you may refer the matter to the relevant Ombud. You must do this **within six months** of receiving our final response.

Depending on your complaint, the applicable ombud may be:

Tel: 012 762 5000

Email: info@faisombud.co.za

Web: www.faisombud.co.za

National Financial Ombud Scheme (NFO) – Insurance, Credit, Banking

Tel: 0860 800 900

Email: info@nfosa.co.za

Web: www.nfosa.co.za

Pension Funds Adjudicator – Retirement Fund Complaints

Tel: 012 748 4000

Email: enquiries@pfa.org.za

Web: www.pfa.org.za

We will assist you in identifying the correct ombud for your complaint.

7. Your Rights as a Client

You have the right to:

- Lodge a complaint at no cost
- Receive written acknowledgement
- Receive a final written response within the prescribed timelines
- Request an internal review
- Escalate your complaint to an Ombud
- Receive information in plain, understandable language
- Be treated with respect, dignity, and fairness
- Access our Complaints Policy at any time

8. Continuous Improvement

CDP Brokers uses complaints to improve our service. We analyse trends, update our systems, and use the insights to prevent issues from recurring.

9. Contact Us

If you have any questions regarding this policy or wish to lodge a complaint, please contact us info@cdpbrokers.co.za.

We appreciate your feedback and thank you for giving us the opportunity to resolve your concerns.

