

## Complaints Procedure

At Liberty Corporate, we welcome feedback when you believe we are not living up to our promises regarding the products and services we provide. This feedback helps us to address your concerns to the best of our ability, understand your experience and review our processes.

Formal complaints are resolved in accordance with our internal complaints policy and the relevant legal requirements.

### Step 1

To lodge a formal complaint to us, you can write to:

The Complaints Resolution Manager  
Liberty Corporate  
P O Box 2094  
Johannesburg  
2000

Tel: 011 408 2771  
Fax: 011 408 4440

Email: [contactlcb@liberty.co.za](mailto:contactlcb@liberty.co.za)

or

Access our complaints form on <http://www.liberty.co.za/Pages/contact-us.aspx>.

### Step 2

#### Once we receive your complaint

- We will keep you informed regarding progress on a regular basis.
- All complaints and related correspondence will be stored in an electronic storage medium for a period of 5 years, as required by the FAIS Act and other relevant legal requirements.



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### **Step 3**

#### **If your complaint has not been resolved within the indicated time**

- If your complaint has not been resolved within 20 days, the person dealing with it will contact you to provide the reason it has not been resolved and an expected timeframe for resolution.
- We may, depending on the merits of the matter, refer the complaint to our Dispute Resolution Committee for a decision.

### **Step 4**

#### **If you received a response**

- If the complaint is resolved in your favour, we will ensure that a full and appropriate redress is offered to you without delay, depending on the action to be taken.
- If the outcome is not in your favour, we will provide you with full written reasons within 5 days.

### **Step 5**

#### **If you are not satisfied with the response received, you can refer it in writing to the:**

#### **Liberty Group Internal Adjudicator**

<b>Postal address</b>	<b>Fax</b>	<b>Email address</b>
P O Box 10499 Johannesburg South Africa 2000	011 408 4195	<a href="mailto:internaladjudicator@liberty.co.za">internaladjudicator@liberty.co.za</a>

We will confirm receipt of your request within 3 working days.

If you cannot resolve the issue with Liberty, please proceed to the next step:



## LIBERTY CORPORATE

### Step 6

#### If you cannot resolve the matter with Liberty

If you are unable to resolve the matter to your satisfaction with Liberty, you can use one of the industry's **legislative bodies** that have been tasked to look after your interests as a customer. Your complaint should be referred to one of the legislative bodies below.

If you have any unresolved complaints or disputes about **contractual issues**, the way that your contract is administered or **long-term insurance policies**, contact the **Ombudsman for Long-term Insurance**.

Address	Phone	Fax	e-mail
The Hon Mr Justice RP McLaren Ombudsman for Long-term Insurance Private Bag X45 Claremont 7735	021 657 5000 Sharecall 0860 10 3236	021 674 0951	<a href="mailto:info@ombud.co.za">info@ombud.co.za</a>

If you have any unresolved complaints or disputes about your membership on a **Corporate fund**, (including pension, provident and preservation funds etc) that are subject to the jurisdiction of the Pension Funds Act, contact the **Pension Funds Adjudicator**.

Address	Phone	Fax	e-mail
Ms Muvhango Lukhaimane The Pension Funds Adjudicator P O Box 580 Menlyn 0063	012 346 1738	086 693 7472	<a href="mailto:enquiries@pfa.org.za">enquiries@pfa.org.za</a>

If you have any unresolved complaints or disputes about **advice that was given to you by a financial adviser** after 30 September 2004, contact the **FAIS Ombudsman**.

Address	Phone	Fax	e-mail
Ms Noluntu Bam P O Box 74571 Lynwood Ridge	012 470 9080 Sharecall 0860 483 446 0040	012 348 3447	<a href="mailto:info@faisombud.co.za">info@faisombud.co.za</a>