



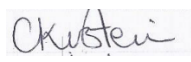
COMPLAINTS AND COMPLIMENTS MANAGEMENT FRAMEWORK

FOR

DJA AVIATION (PTY) LTD

FSP#: 15808

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DJA Aviation (Pty) Ltd
Reg. No. 1971/000601/07. An Authorised Financial Services Provider (FSP No.15808)
Building 8, Parc Nicol, 3001 Winnie Mandela Drive, Bryanston, 2191. PO Box 71626, Bryanston, 2021
Telephone: +27 11 463 5550 • Telefax: +27 11 463 5551
Directors: DA Fisher, J Herman, C Kirstein, JI Nieuwoudt, LB Williams
G J Speller (British) (Consultant)

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1. Purpose

DJA Aviation (Pty) Ltd treats concerns, complaints, compliments and queries as valuable feedback for improving client service, internal controls, communication, training and procedures.

DJA Aviation (Pty) Ltd will maintain a complaints management framework that is fair, transparent, accessible, effective and consistently applied. Complaints will be managed in a way that supports the fair treatment of clients, identifies root causes and recurring trends, enables timely escalation where required, and allows management to review complaint information for control improvements, training needs, product supplier engagement and client communication improvements.

This Policy sets out DJA Aviation (Pty) Ltd's approach to receiving, recording, investigating, escalating, resolving and reporting complaints **and compliments** in a fair, transparent, accessible, effective and consistent manner.

The objective of this Policy is to minimise reputational risk, reduce the risk of litigation and ensure that complaints from clients or prospective clients are handled in a timely, effective and consistent manner.

2. Scope

This Policy applies to all employees, compliance officers, directors, representatives of DJA Aviation (Pty) Ltd.

3. Regulatory Framework

This Policy must be read together with the applicable South African financial sector legislation and regulatory instruments governing DJA Aviation (Pty) Ltd as an authorised financial services provider and short-term insurance intermediary, including the:

- Financial Advisory and Intermediary Services Act, 37 of 2002,
- General Code of Conduct for Authorised Financial Services Providers and Representatives,
- Policyholder Protection Rules made under the Short-term Insurance Act, 53 of 1998,
- Financial Sector Regulation Act, 9 of 2017,
- Protection of Personal Information Act, 4 of 2013, and
- Office of the Ombud for Financial Services Providers Rules.
- **National Financial Ombud Scheme South Africa (NFOSA)**

4. Governance and Responsibilities

Any employee, representative or manager who receives a complaint must treat it as a priority matter, notify the Complaints Manager as soon as reasonably possible, provide all relevant information and documents, and avoid making admissions, commitments or settlement offers without the appropriate internal authority.

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The Board of Directors, directors and/or Key Individuals of DJA Aviation (Pty) Ltd retain ultimate oversight responsibility for the complaints and compliments management framework and must ensure that the framework is appropriately implemented, monitored, reviewed and supported by adequate resources, systems and controls. The Complaints Manager is responsible for the day-to-day implementation of the framework, including complaint and compliment handling, register maintenance, escalation, monitoring, reporting and recommending improvements to management where necessary.

Carol Kirstein (DJA's Compliance Manager) is designated as responsible for the application of this Policy and for reviewing it on a regular basis to ensure that it continues to comply with applicable industry laws, regulations, guidelines and best practices. Carol Kirstein is also responsible for communicating this Policy to all employees, officers, directors, representatives and advisors of DJA Aviation (Pty) Ltd.

DJA Aviation (Pty) Ltd is committed to managing complaints in a manner that supports fair client outcomes and effective governance. In particular, DJA Aviation (Pty) Ltd is committed to:

- 4.1 Resolving client complaints in a timely manner that is fair to clients, the business and staff.
- 4.2 Ensuring that clients are informed in writing of the procedures available for the internal resolution of complaints.
- 4.3 Ensuring that clients have easy access to complaint resolution channels, including by post, telephone, email or other available contact channels.
- 4.4 Employing and empowering appropriately trained staff to identify, escalate and manage complaints.
- 4.5 Ensuring that each complaint receives proper consideration through a process that is appropriately managed and effectively controlled.
- 4.6 Providing appropriate redress without unnecessary delay where a complaint is resolved in favour of the client.
- 4.7 Informing clients of their right to refer unresolved complaints to the relevant Ombud, regulator or other appropriate forum where applicable.

5. Definitions

5.5 Complaint

A Complaint in terms of the Policyholder Protection Rules (PPR) means an expression of dissatisfaction by a person to an insurer or, to the knowledge of the insurer, to the insurer's service provider relating to a policy or service provided or offered by that insurer which indicates or alleges, regardless of whether such an expression of dissatisfaction is submitted together with or in relation to a policyholder query, that:

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- the insurer or its service provider has contravened or failed to comply with an agreement, a law, a rule, or a code of conduct which is binding on the insurer or to which it subscribes;
- the insurer or its service provider's maladministration or wilful or negligent action or failure to act, has caused the person harm, prejudice, distress or substantial inconvenience; or
- the insurer or its service provider has treated the person unfairly;

Regardless whether submitted together with or in relation to a policyholder query.

A complaint should include at least one of the following elements:

- A complaint about DJA Aviation (Pty) Ltd;
- Potential damages or damages suffered by the client; or
- A request for corrective measures.

For greater certainty, errors that DJA Aviation (Pty) Ltd has accepted to correct are not considered complaints unless repetition or recurrence causes grievance to a client. The Complaints and Compliments Register is used to track key elements of the complaints and compliments process, identify potential trends or concerns, and support reporting. Refer to **Annexure C** for the complaint register.

5.5 Reportable complaints

Means any complaint other than a complaint that has been:

- upheld immediately by the person who initially received the complaint;
- upheld within the insurer's ordinary processes for handling policyholder queries in relation to the type of policy or service complained about, provided that such process does not take more than 5 (five) Business Days from the date the complaint is received; or
- submitted to or brought to the attention of the insurer in such a manner that the insurer does not have a reasonable opportunity to record such details of the complaint as may be prescribed in relation to reportable complaints.

5.5 Compliment

A compliment means any expression of satisfaction, appreciation or positive feedback received from a client, prospective client, insurer, product supplier or other stakeholder regarding DJA Aviation (Pty) Ltd, its employees, representatives, advisors, service delivery, advice, claims assistance, administration or complaint handling.

5.4 Complainant

A complainant means a person who submits a complaint and includes a client, policyholder, beneficiary, person who pays a premium, potential client, or any person acting on behalf of such person who has a direct interest in the financial product, financial service, policy or related service to which the complaint relates.

Examples of persons who may complain include policyholders, persons who pay premiums, beneficiaries, persons acting on behalf of a client, and potential clients whose dissatisfaction relates to an application, solicitation, advertising, marketing material or advice process.

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5.5 Client query

A client query means a request for information, clarification, documentation, assistance or an administrative action relating to a policy, financial product, financial service or process, where the client has not expressed dissatisfaction or alleged prejudice, damage, unfair treatment or non-compliance.

5.6 Upheld

Means that a complaint has been finalised in that:

- the complainant has explicitly accepted that the matter is fully resolved; or
- it is reasonable for the insurer to assume that the complainant has so accepted; and
- all undertakings made by the insurer to resolve the complaint have been met or
- the complainant has explicitly indicated its satisfaction with any arrangements to ensure such undertakings/ will be met by the insurer within a time acceptable to the complainant;

5.7 Complaint management framework

A complaint management framework means the policies, procedures, systems, controls, roles, responsibilities, reporting arrangements and review mechanisms used by DJA Aviation (Pty) Ltd to receive, record, investigate, resolve, escalate, monitor and report complaints and compliments.

5.8 Compensation payment

A compensation payment means a monetary payment, benefit or service offered to compensate a complainant for a proven or estimated financial loss arising from a complaint where liability is accepted, but excludes a goodwill payment, contractual policy payment or refund that was otherwise due.

5.9 Goodwill payment

A goodwill payment means a monetary payment, benefit or service offered to resolve a complaint as a gesture of goodwill, where DJA Aviation (Pty) Ltd, the insurer or product supplier does not accept liability for financial loss.

5.10 Rejected complaint

A rejected complaint means a complaint where DJA Aviation (Pty) Ltd, the insurer or product supplier does not uphold the complaint and does not provide compensation, redress or corrective action, whether because the complaint has no merit, does not fall within DJA Aviation (Pty) Ltd's responsibility or is referred to another responsible party or forum.

5.11 Redress

Redress means any appropriate remedial action taken to resolve a complaint, including correction of an error, apology, explanation, service recovery, compensation payment, goodwill payment, refund, policy correction, process correction or referral to the appropriate responsible party.

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5.12 Resolved complaint

A resolved complaint means a complaint that has been finalised internally, either because it has been upheld and appropriate action or redress has been provided, rejected with reasons, withdrawn by the complainant, referred to the responsible insurer or product supplier, or escalated to an ombud scheme, regulator or other appropriate forum.

5.13 Escalation

Escalation means the referral of a complaint to a more senior staff member, the Complaints Manager, the relevant Key Individual, senior management, an insurer, product supplier, ombud scheme, regulator or other appropriate forum where the complaint is serious, complex, recurring, unresolved, outside mandate or requires additional authority or specialist input.

5.14 Root cause

Root cause means the underlying reason, control weakness, process failure, communication gap, system issue, training need, supplier issue or other contributing factor that gave rise to a complaint or recurring complaints.

6. Complaint, Compliment and Query Management Procedure

This section sets out the operational process for handling complaints, compliments and queries from submission through to acknowledgement, investigation, client communication, escalation and closure.

6.1 Complaint submission procedures

Clients may submit complaints using the following contact details:

- Email: complimentsandcomplaints@dja-aviation.co.za
- Office number: 011 463 5550
- Fax: 011 463 5551,
- Post: The Complaints Manager, PO Box 71626, Bryanston, 2021 (For attention: Complaints / Compliance Manager)

Note: DJA Aviation (Pty) Ltd does not charge any fee for lodging, acknowledging, investigating or resolving a complaint.

The following steps should be followed with regards to complaints:

- 6.1.1 Clients may submit complaints by completing the Complaints Form in **Annexure D** and sending it, together with any relevant supporting documents, to DJA Aviation (Pty) Ltd using any of the contact details below.
- 6.1.2 The Complaints Manager must record the date and contents of the complaint in the Complaints Register.

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- 6.1.3 Where a complaint relates to an insurer, product supplier, underwriting manager or insurer-owned process, DJA Aviation (Pty) Ltd must notify or refer the matter to the relevant party within the timeframe required by the applicable insurer procedure, intermediary mandate, service level arrangement or other applicable arrangement, while continuing to assist the client within DJA Aviation (Pty) Ltd's mandate.
- 6.1.4 If a complaint is not submitted in writing, DJA Aviation (Pty) Ltd may ask the client to confirm the complaint in writing and to provide any relevant documentation or information. Where appropriate, DJA Aviation (Pty) Ltd will assist the client by recording the complaint in writing based on the information provided.
- 6.1.5 Acknowledge receipt of the complaint in writing within five (5) business days of receipt and give the client the name and contact details of the staff member responsible for resolving the complaint.
- 6.1.6 Investigate the complaint to determine whether it can be resolved immediately.
- 6.1.7 If the complaint can be resolved immediately, take the necessary action and advise the client accordingly.
- 6.1.8 If the complaint cannot be resolved immediately, send the client a written summary of the steps to be taken and the expected date of resolution.
- 6.1.9 Where a complaint remains under investigation, keep the complainant appropriately informed of progress, material delays, outstanding information required, revised timelines and any escalation steps taken.
- 6.1.10 If the complaint cannot be resolved within 21 (twenty-one) days of being logged in the Complaints Register, notify the client in writing of the progress made, the reasons for the delay, the next steps to be taken and the expected date of resolution.
- 6.1.11 Once a decision has been reached, inform the client in writing of the outcome of the complaint, the reasons for the decision, any redress offered, any corrective action taken, the reasons for rejection where the complaint is rejected, and any further referral rights available to the client.
- 6.1.12 If the complaint remains unresolved or is not resolved to the client's satisfaction within six (6) weeks of receipt, advise the client of the right to refer the matter to the Office of the Ombud for Financial Services Providers, where applicable, or to seek legal redress in another forum.
- 6.1.13 Update the Complaints Register with all developments, activities, outcomes and referrals.

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6.2 Compliments submission channels and management

- 6.2.1 Any compliment received by DJA Aviation (Pty) Ltd must be acknowledged where appropriate and recorded in the Complaints and Compliments Register as a compliment.
- 6.2.2 The record should include the date received, source of the compliment, client or stakeholder details where available, staff member or business area involved, summary of the compliment, and any follow-up action taken.
- 6.2.3 Compliments must not be treated as complaints unless the communication also contains dissatisfaction, alleged prejudice, a request for redress, or an indication of unfair treatment or non-compliance.
- 6.2.4 Where a compliment identifies good service, effective processes or positive client outcomes, the Complaints Manager may share the feedback with the relevant manager, employee, representative or advisor.
- 6.2.5 Compliments must be reviewed periodically with complaints data to identify positive trends, training examples, service strengths and process improvements.
- 6.2.6 Personal information contained in compliments must be handled in accordance with DJA Aviation (Pty) Ltd's POPIA obligations and internal information governance procedures.

6.3 Client query management

- 6.3.1 Client queries must be distinguished from complaints at the point of receipt. A query should be treated as a complaint if it includes dissatisfaction, alleged prejudice or damage, unfair treatment, non-compliance, a request for corrective action, or any matter that falls within the policy definition of a complaint.
- 6.3.2 Where the matter is a query only, the receiving employee, representative or advisor must respond within a reasonable time or refer the query to the appropriate internal person or business area.
- 6.3.3 The response to a query should be clear, accurate, complete and consistent with DJA Aviation (Pty) Ltd's obligations under FAIS, the General Code of Conduct, the Policyholder Protection Rules and applicable internal procedures.
- 6.3.4 If the query relates to an insurer, product supplier, claim, policy wording, premium, endorsement or external process, DJA Aviation (Pty) Ltd must provide assistance within its mandate and, where required, refer the client to the responsible insurer, product supplier, ombud scheme or regulator.
- 6.3.5 Queries that reveal recurring service issues, client confusion, process gaps, disclosure concerns or possible unfair treatment must be escalated to the Complaints Manager for review and, where appropriate, reclassified as complaints or recorded for management information.
- 6.3.6 Queries do not need to be recorded as reportable complaints unless they are reclassified as complaints. However, DJA Aviation (Pty) Ltd may record material or recurring queries in the Complaints and Compliments Register or another

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management information register to support trend analysis and process improvement.

- 6.3.7 Personal information processed in connection with queries must be handled in accordance with DJA Aviation (Pty) Ltd's POPIA obligations and internal information governance procedures.

7. Recordkeeping and Reporting

This section sets out the requirements for complaint categories, register content, outcome classification, compliments, queries, monitoring, management reporting and retention.

7.1 Complaint categories and register

DJA Aviation (Pty) Ltd must maintain records of all complaints received for at least five (5) years, including whether each complaint was resolved. Records must be maintained in a manner that enables DJA Aviation (Pty) Ltd to demonstrate how each complaint was handled, investigated, escalated, resolved or referred. Complaint records must be readily retrievable for internal review, management reporting, audit, compliance monitoring and requests from regulators or ombud schemes.

The following mandatory complaint categories under Policyholder Protection Rule 18 must be recorded, where applicable, in DJA Aviation (Pty) Ltd's complaints and compliments process:

Category	Description
Product design/fees	Complaints about policy design, fees, premiums or charges
Information to clients	Complaints about information provided to clients
Advice	Complaints relating to advice given
Product performance	Complaints about how the product performs
Service to clients	Complaints about service, premium collection or lapsing
Product accessibility	Complaints about changes, switches or redemptions
Complaints handling	Complaints about the handling of previous complaints
Claims - non-payment	Claims not paid or partially paid

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Category	Description
Claims - delay	Delays in claims processing
Claims - other	Other claims-related complaints
Other	Any other complaints not fitting the above categories

7.2 Complaint outcome classification

Each complaint must be classified at closure for management information, reporting and trend analysis purposes. The Complaints Manager must ensure that the Complaints and Compliments Register records the appropriate outcome category, including whether the complaint was upheld, partially upheld, rejected, withdrawn, referred, resolved, resulted in a compensation payment, resulted in a goodwill payment, or falls within another appropriate outcome category based on the facts of the matter.

7.3 Monthly management reporting

The Complaints Manager must prepare a monthly complaints, compliments and queries report for management review. The report should include the number of complaints received, complaint categories, root causes, unresolved complaints, average resolution times, reopened complaints, complaints referred externally, compensation and goodwill payments, recurring queries, compliments trends, material control weaknesses or service issues identified, and recommended corrective actions to improve client outcomes, processes, training, communication and oversight.

8. Treating Customers Fairly outcomes

Complaint handling must support the Treating Customers Fairly outcomes by ensuring that fair treatment of clients is central to DJA Aviation (Pty) Ltd's culture; products and services are administered with due regard to client needs; clients receive clear, timely and relevant information; advice and intermediary services are suitable and properly supported; products and services perform in line with reasonable expectations; and clients do not face unreasonable barriers when seeking information, claiming, complaining, changing or terminating policies, or accessing appropriate redress.

9. Staff training and awareness

DJA Aviation (Pty) Ltd must provide initial and ongoing training to relevant employees, representatives, advisors, managers and responsible staff on the complaints and compliments management framework. Training must cover how to identify complaints, distinguish complaints from client queries and compliments, escalate serious, recurring, complex or unresolved matters,

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maintain suitable records, comply with insurer referral requirements and applicable mandates, protect personal information in accordance with POPIA, and communicate clearly, fairly and timeously with clients throughout the process.

10. Client communication and disclosure

DJA Aviation (Pty) Ltd will make the complaints and compliments process available to clients at policy inception and through appropriate client communication channels. DJA Aviation (Pty) Ltd will also communicate material changes to complaint channels, contact details, complaint handling processes or other process requirements where appropriate.

Annexure A: Guideline for Complaints Managers

This guideline applies to the Complaints Manager and must be read with the Rules on Proceedings of the Office of the Ombud for Financial Services Providers, including Rule 6(a) and Rule 6(b).

Rule 6(a): Where a complaint cannot be addressed by the responding party within three (3) weeks, the responding party must, as soon as reasonably possible, send the complainant a written acknowledgement of the complaint with contact references for the responding party.

Rule 6(b): If the responding party has been unable to resolve the complaint to the client's satisfaction within six (6) weeks of receipt, the responding party must inform the complainant that:

- I. The complaint may be referred to the Office of the Ombud for Financial Services Providers if the complainant wishes to pursue the matter; and
- II. The complainant should do so within six (6) months of receipt of such notification.

If the complaint is against **an insurer or product supplier** rather than DJA Aviation (Pty) Ltd, DJA Aviation (Pty) Ltd will assist the client with the relevant insurer or product supplier complaint details, where available. The client may also lodge the complaint with the appropriate ombud scheme or regulator.

Where a **complaint relates to product or advice-related matters** that fall within the jurisdiction of the Office of the Ombud for Financial Services Providers, the complaint may be referred to the FAIS Ombud. The procedure for lodging a complaint is available from the FAIS Ombud website (www.faisombud.co.za) or directly from the Ombud using the contact details below.

Contact details of the FAIS Ombud:

Tel: 012 470 9080 / 012 762 5000
Fax: 086 764 1422 / (012) 348 3447
Email: info@faisombud.co.za
Physical Address: 125 Dallas Avenue,
Menlyn Central,
Waterkloof Glen,
Pretoria,

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Postal address: 0010
P O Box 41,
Menlyn Park,
0063
Website: www.faisombud.co.za

When the complaint pertains to **claims or service-related matters** that fall within the jurisdiction of the National Financial Ombud Scheme South Africa, the matter may be referred to NFOSA. The procedure for lodging a complaint may be found on the NFOSA website (www.nfosa.co.za), or obtained directly from NFOSA using the contact details below.

Contact details of THE NATIONAL FINANCIAL OMBUD SCHEME SOUTH AFRICA (NFOSA):

NFOSA is available to assist where a complaint falls within its jurisdiction, including qualifying short-term insurance claims or service-related complaints.

Name: National Financial Ombud Scheme South Africa (NFOSA)
Physical Address: **Johannesburg:**
110 Oxford Road,
Houghton Estate,
Johannesburg
2198
Cape Town:
Claremont Central Building, 6th Floor,
Vineyard Road,
Claremont, 7700
Share call: 0860 800 900
WhatsApp: +27 (0) 66 473 0157
Email: info@nfosa.co.za
Web site: www.nfosa.co.za

Where a complaint relates to market conduct matters, the client may lodge the complaint with the Financial Sector Conduct Authority (FSCA).

A complaint may be lodged on the FSCA website (www.fsc.co.za), and the complaints registration form is available from the FSCA using the contact details below.

Telephone: (012) 428 8000
Fax: 012 346 6941
E-mail address: info@fsc.co.za
Postal address: PO Box 35655,
Menlyn Park,
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All complaint information, supporting documents, recordings and correspondence must be handled confidentially and processed only for legitimate complaint handling, regulatory, legal, recordkeeping and service improvement purposes. Personal information must be collected, used, retained, shared and destroyed in accordance with DJA Aviation (Pty) Ltd's POPIA obligations and internal information governance procedures. Where complaint information must be shared with an insurer, product supplier, ombud scheme, regulator or legal adviser, only the information reasonably required for that purpose will be shared.

Should a client have a complaint relating to the **use of personal information**, the complaint may be lodged with the Information Regulator using the contact details below.

Telephone: (012) 023 5200
E-mail address: POPIAComplaints@inforegulator.org.za
Postal address: PO Box 31533,
Braamfontein,
Johannesburg,
2017

COMPLAINTS AND COMPLIMENTS FRAMEWORK

DJA Aviation (Pty) Ltd
Reg. No. 1971/000601/07. An Authorised Financial Services Provider (FSP No.15808)
Building 8, Parc Nicol, 3001 Winnie Mandela Drive, Bryanston, 2191. PO Box 71626, Bryanston, 2021
Telephone: +27 11 463 5550 • Telefax: +27 11 463 5551
Directors: DA Fisher, J Herman, C Kirstein, JI Nieuwoudt, LB Williams
G J Speller (British) (Consultant)

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Annexure B: Client Complaints Process Diagram

Client communication received by DJA Aviation (Pty) Ltd		
Communication is reviewed and classified as a complaint , compliment or client query .		
Complaint	Compliment	Client query
Expression of dissatisfaction, alleged prejudice, unfair treatment, non-compliance or request for corrective action.	Expression of satisfaction, appreciation or positive feedback.	Request for information, clarification, documentation, assistance or an administrative action.
Step 1: Record complaint in the Complaints and Compliments Register. Step 2: If the complaint relates to an insurer, product supplier, underwriting manager, claim, policy terms or insurer-owned process, refer or notify the relevant party in line with the applicable timeframe and continue to assist the client within DJA Aviation (Pty) Ltd's mandate. Step 3: Acknowledge receipt in writing within five (5) business days and provide the responsible staff member's contact details. Step 4: Investigate and determine whether the complaint can be resolved immediately. Step 5: If not resolved immediately, provide written next steps and expected resolution date. Step 6: Keep the complainant informed of progress, delays,	Step 1: Acknowledge the compliment where appropriate. Step 2: Record the compliment in the Complaints and Compliments Register as a compliment. Step 3: Capture the source, date received, stakeholder details where available, staff member or business area involved, summary and any follow-up action. Step 4: Share positive feedback with the relevant manager, employee, representative or advisor where appropriate. Step 5: Review compliments with complaints data to identify positive trends, training examples, service strengths and process improvements.	Step 1: Determine whether the query is only a request for information or whether it contains dissatisfaction, alleged prejudice, unfair treatment, non-compliance or a request for corrective action. Step 2: If it is a query only, respond within a reasonable time or refer it to the appropriate internal person or business area. Step 3: If it relates to an insurer, product supplier, claim, policy wording, premium, endorsement or external process, assist within DJA Aviation (Pty) Ltd's mandate and refer the client where required. Step 4: If it reveals recurring service issues, client confusion, process gaps or possible unfair treatment, escalate to the Complaints Manager for review.

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outstanding information and escalation steps. Step 7: If unresolved within 21 days, provide a written progress update and revised next steps. Step 8: If unresolved or not resolved to the client's satisfaction within six (6) weeks, advise the client of the right to refer the matter to the relevant Ombud, regulator or other forum. Step 9: Update the Register with the outcome, redress, reasons for rejection, escalation and referral details.		Step 5: Reclassify as a complaint where the query meets the complaint definition; otherwise record material or recurring queries for management information where appropriate.
All complaint, compliment and query information must be handled confidentially and in accordance with POPIA and DJA Aviation (Pty) Ltd's internal information governance procedures.		

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Annexure C: Complaints and Compliments Register Template

The Complaints and Compliments Register should, where applicable, record the complaint reference number, date received, date acknowledged, complainant details, policy or claim reference, product type, adviser or representative involved, insurer or product supplier involved, complaint category, summary of the complaint, whether the complaint is FAIS-related, whether it is reportable, root cause, status, escalation details, outcome, date resolved, redress or compensation offered, reasons for rejection where applicable, ombud or regulator referral details, and evidence of client communication.

COMPLAINTS AND COMPLIMENTS REGISTER																	
<i>In compliance with FAIS General Code of Conduct and Policyholder Protection Rules (Short-term Insurance), 2017</i>																	
Ref No.	Type (Complaint/Compliment)	Received by	Date Notified	Complainant / Client Name	Insurer Policy No. (If relevant)	Referred to internally	Client Contact	Referred to externally	FAIS related complaint	Product Type	Category	Description	Status	Date Acknowledged	Date Resolved	Resolution Outcome	Compensation / Goodwill

COMPLAINTS AND COMPLIMENTS FRAMEWORK

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Annexure D: Client Feedback Form



CLIENT FEEDBACK FORM

Please send this completed form and any supporting documents to:

Attention	The Internal Compliance Manager
Email	carolk@dja-aviation.co.za or Complimentsandcomplaints@dja-aviation.co.za
Post	PO Box 71626, Bryanston, 2021
Fax	(011) 463 5551, for attention: Complaints Manager

1. Type of feedback or communication

☐ Compliment	☐ Complaint against insurer/product supplier	☐ Complaint about DJA service/advice/intermediary service	☐ Query / Request for assistance
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2. Client details

Client / insured name	
Postal address	
Telephone number	
Mobile number	
Email address	
Policy / claim number	
Aircraft and registration number	

Please provide the relevant details below. If this is a complaint, please include what happened, the date, the people involved, the policy or claim details, any supporting documents, and what outcome or assistance you are requesting.

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

I confirm that the information provided above is true and complete to the best of my knowledge. I understand that DJA Aviation (Pty) Ltd may use this information to assess, investigate, respond to and record my feedback, query or complaint.

Signature	Date
-----------	------

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