LIFESHIELD
FINANCIAL SERVICES

10 Blaauwberg Road,
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Lifeshield Financial Services

Complaints Procedure

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Document Owner: Lifeshield Financial Services (Pty) Ltd

Authorised Financial Services Provider

FSP No. 48680

(010) 020 0069
info@lifeshield.co.za
www.lifeshield.co.za
Registration Number: 2014/276799/07

1. PURPOSE

Lifeshield Financial Services (Pty) Ltd ("Lifeshield") is committed to providing professional, transparent and customer-focused financial services.

We recognise that despite our best efforts, concerns or complaints may occasionally arise. This Complaints Procedure explains how customers may lodge complaints and how Lifeshield manages complaints in a fair, objective and timely manner.

Our complaints management process has been developed in accordance with the Financial Advisory and Intermediary Services Act, 2002 ("FAIS"), the General Code of Conduct for Authorised Financial Services Providers and Representatives, applicable Conduct Standards issued by the Financial Sector Conduct Authority ("FSCA"), and other relevant South African legislation.

2. OUR COMMITMENT

Lifeshield is committed to:

- Treating every complaint fairly and objectively.
- Resolving complaints promptly.
- Communicating openly throughout the complaints process.
- Learning from complaints to improve our products and services.
- Protecting customer rights.
- Maintaining appropriate records of all complaints received.

Complaints are viewed as valuable opportunities to improve the customer experience.

3. WHAT IS A COMPLAINT?

A complaint is any expression of dissatisfaction relating to the financial services, products or conduct of Lifeshield or its representatives where the customer alleges that they have suffered, or may suffer, financial loss, inconvenience or prejudice.

Examples include complaints relating to:

- Financial advice
- Insurance quotations
- Policy administration
- Claims handling
- Customer service
- Representative conduct
- Delays
- Communication
- Product suitability
- Disclosure of information

4. WHO MAY LODGE A COMPLAINT?

Complaints may be submitted by:

- Existing customers
- Prospective customers
- Former customers
- Authorised representatives acting on behalf of customers
- Persons legally entitled to act for another person

5. HOW TO SUBMIT A COMPLAINT

Complaints may be submitted using any of the following methods:

Email: complaints@lifeshield.co.za
Telephone: 010 020 0069
Website: www.lifeshield.co.za

6. INFORMATION TO INCLUDE

To assist us in resolving your complaint efficiently, please provide:

- Full name
- Contact details
- Identity or policy number (where applicable)
- Description of the complaint
- Relevant dates
- Supporting documentation
- Desired outcome

Incomplete information may delay the investigation.

7. OUR COMPLAINTS PROCESS

Step 1 – Receipt

Upon receiving your complaint, Lifeshield will:

- Record the complaint.
- Allocate a reference number.
- Acknowledge receipt within a reasonable time.

Step 2 – Assessment

The complaint will be assessed to determine:

- The nature of the complaint.
- The products or services involved.
- Whether additional information is required.
- Whether immediate resolution is possible.

Step 3 – Investigation

Where required, Lifeshield will:

- Review relevant records.
- Obtain information from employees or representatives.
- Consider applicable legislation.
- Consider policy terms and conditions.
- Assess all relevant evidence.

Investigations are conducted fairly and objectively.

Step 4 – Outcome

Once the investigation is complete, Lifeshield will provide a written response explaining:

- The outcome of the investigation.
- Reasons for the decision.
- Any corrective action to be taken.
- Available escalation options where applicable.

8. COMPLAINT RESOLUTION TIMEFRAMES

Lifeshield aims to resolve complaints as quickly as reasonably possible.

Where a complaint cannot be resolved immediately, customers will be kept informed regarding the progress of the investigation.

Should additional time be required due to the complexity of the matter, customers will be advised accordingly.

9. FAIR TREATMENT

Every complaint is assessed:

- Independently.
- Fairly.
- Objectively.
- Without bias.
- Based on the available facts and applicable legislation.

Customers will not be disadvantaged for exercising their right to complain.

10. ESCALATION

If you remain dissatisfied after receiving Lifeshield's final response, you may have the right to refer your complaint to the appropriate independent dispute resolution body, depending on the nature of the complaint.

Where applicable, Lifeshield will provide information regarding the relevant Ombud or dispute resolution process.

11. CONFIDENTIALITY

Complaints are handled confidentially.

Information relating to complaints will only be disclosed:

- Where required by law;
- With customer consent; or
- Where necessary for the proper investigation or resolution of the complaint.

12. RECORD KEEPING

Lifeshield maintains records of complaints for the period required by applicable legislation.

Complaint information assists us in:

- Identifying trends.
- Improving customer service.
- Enhancing products.
- Strengthening governance.
- Preventing recurring issues.

13. NO COST TO CUSTOMERS

Customers are not charged for submitting complaints to Lifeshield.

14. CONTINUOUS IMPROVEMENT

Complaint information forms part of Lifeshield's governance and continuous improvement programme.

Management regularly reviews:

- Complaint trends.
- Root causes.
- Service improvements.
- Customer outcomes.
- Compliance findings.

Appropriate corrective action is implemented where necessary.

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15. CHANGES TO THIS POLICY

This policy may be updated from time to time to reflect:

- Legislative changes
- Technology updates
- Business requirements

The latest version will always be published on our website.

16. CONTACT US

Lifeshield Financial Services (Pty) Ltd, An Authorised Financial Services Provider FSP No. 48680

Website: www.lifeshield.co.za
Email: support@lifeshield.co.za
Telephone: (010)020-0069