



OLDMUTUAL

HOW TO COMPLAIN



INTERNATIONAL



At Old Mutual International, we strive to provide all of our clients with exceptional service. We are not averse to the fact that sometimes this does not go according to plan and in some instances, we do fail to deliver this standard of service.

This leaflet explains what steps you need to follow should you find yourself dissatisfied with the service received and details of what to expect from us.

HOW CAN YOU COMPLAIN?

Should you have cause to complain, you can do so in various ways. You can contact our **Complaints Team** directly via telephone, email, or post using the details as noted below:

Complaints Team
Old Mutual International
Wealth Building, Block 1A
Mutualpark
Jan Smuts Drive
Pinelands
7405
Cape Town
South Africa

Tel: +27 (0)21 504 5996

Email: OMIComplaints@omwealth.co.za

Website: www.omi-int.com

Alternatively, you can contact our **Service Centre** on +27 (0)21 509 2187.

WHAT HAPPENS WHEN YOU COMPLAIN?

Should you find yourself in a position where you need to complain, we are committed to making the process as easy as possible.

We will ensure that your complaint is referred to the right person to address your concerns. This may mean that a member of our Complaints Team contacts you telephonically to resolve your complaint.

If we are unable to reach a mutual understanding in finalising your complaint, a designated Complaints Assessor will carry out a full investigation of your complaint.

When acknowledging your complaint, the Complaints Team / Assessor will provide you with a unique complaints reference number. This reference number will be used in all further communications regarding your complaint.

We will investigate your complaint thoroughly and fairly. Should the need arise, we may request additional information from you or any relevant third party involved in order to assist in the investigation.

Once our investigation has concluded, we will provide you with a comprehensive response.



WHAT TO INCLUDE IN YOUR COMPLAINT:

Please include as much detail as possible about the concern or dispute. This will enable us to understand what happened and will inform the process we need to follow in order to resolve your complaint. If possible, please provide the following information:

- A clear description of your complaint
- Specific facts, policy numbers and relevant documentation
- The manner in which you prefer to be contacted (please include contact details)
- What you would like us to do in order to resolve your complaint

HOW LONG WILL THE PROCESS TAKE?

The Complaints Team will acknowledge your complaint within one business day of receipt. Following the acknowledgement of your complaint, you will receive regular updates on the progress of your complaint.

Depending on the type of complaint received, you can expect your complaint to be resolved within 3 to 20 working days. However, should we be unable to complete our investigation and resolve your complaint within this time, we will contact you in advance and inform you of when you can expect a reply.

WHAT HAPPENS IF YOU ARE NOT HAPPY WITH OUR RESPONSE?

We will do everything we can to resolve your complaint. However, should you not be satisfied with our response or the outcome of our investigation, you may refer your complaint to any of the below Regulatory Bodies.

Internal Arbitrator:

Office of Internal Arbitration

5G 5th Floor

Mutualpark

Jan Smuts Drive

Pinelands

7405

Cape Town

South Africa

Fax: 021 504 7700

Email: arbitrator@oldmutual.com

Ombudsman for the Financial Service Providers (FAIS OMBUD):

PO Box 41
Menlyn Park
0063
South Africa

Tel: 0860 663 274
Fax: 012 348 3447

Email: info@faisombud.co.za
Website: www.faisombud.co.za

Ombudsman for Long-term Insurance Industry – National Financial Ombud Scheme South Africa (NFO):

PO Box 32334
Braamfontein
2017
South Africa
Tel: 0860 800 900
Fax: 086 575 7000

Email: info@nfosa.co.za
Web: www.nfosa.co.za

If your complaint relates to a policy issued in Guernsey you have the right to refer your complaint to:

Channel Islands Financial Ombudsman (CIFO):

PO Box 114
Jersey
Channel Islands
JE4 9QG
Jersey local phone: 01534 669 800
Guernsey local phone: 01481 722 218
International phone: +44 1534 669 800
Email: enquiries@ci-fo.org
Website: www.ci-fo.org

If your complaint relates to a policy issued in the Isle of Man you also have the right to refer your complaint to:

Isle of Man Financial Services Ombudsman Scheme:

Isle of Man office of Fair Trading
Thieu Slieau Whallian
Foxdale Road
St. John's
Isle of Man
IM4 3AS
British Isles
Tel: +44 (0)1624 686500
Fax: +44 (0)1624 686504
Email: iomfairtrading@gov.im
Website: www.gov.im/oft

www.omi-int.com

Old Mutual Isle of Man Branch of Old Mutual Life Assurance Company (South Africa) Limited, is registered in the Isle of Man under number 005664F and whose principal place of business is 5A Village Walk, Onchan, Isle of Man, IM3 4EA, British Isles.

Permitted to carry on long-term Insurance Business in and from the Isle of Man by the Isle of Man Financial Services Authority.

Old Mutual Life Assurance Company (South Africa) Limited, Registration Number 1999/004643/06. A licensed FSP and Life Insurer. Registered office: Mutual Park, Jan Smuts Drive, Pinelands, Cape Town, South Africa.

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Old Mutual Guernsey Branch is the trading name of Old Mutual Life Assurance Company (South Africa), Guernsey Branch. Old Mutual Guernsey, whose place of business is Albert House, South Esplanade, St Peter Port, Guernsey, GY1 1AW, is a branch of Old Mutual Life Assurance Company (South Africa) Limited. Old Mutual Guernsey is licensed by the Guernsey Financial Services Commission under The Insurance Business (Bailiwick of Guernsey) Law, 2002 to carry on long-term insurance business. Old Mutual Life Assurance Company (South Africa) Limited, Registration Number 1999/004643/06. A licensed FSP and Life Insurer. Registered office: Mutual Park, Jan Smuts Drive, Pinelands, Cape Town, South Africa.

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