

These are not just words. They are the words we live by:

- | | | | |
|-------------|-------------|-----------------|-------------------------|
| ✓ Quality | ✓ Value-add | ✓ Ethics | ✓ Customer Concern |
| ✓ Integrity | ✓ Honesty | ✓ Communication | ✓ Customer Satisfaction |

Profusion Administrators Complaints Policy

Complaint must be in writing:

In order for a complaint to receive the attention it deserves, we request that your complaint is submitted to us in writing. Please ensure, that where the complaint is, delivered, by hand or by any other means, that you retain proof of delivery.

Complaint has to be relevant:

The Financial Services environment is complex. We will endeavour to address all reasonable requests from our clients but may also refer you to a more appropriate facility. Where the complaint pertains to any aspect of our service, or any disclosures that ought to be, made by us, we will endeavour to address those complaints in writing, within three days.

In instances where the complaint pertains to something not within our control, such as product information or investment performance we will forward the complaint to the product provider concerned.

Procedures:

The following is a step - by - step guideline of how a complaint will be, dealt with once received by us:

1. The complaint will be lodged in our central complaint register on the same day that it is made, and confirmation of receipt forwarded to you.
2. The complaint is immediately, brought to the attention of the Key Individual of this provider for allocation to a trained and skilled person who specializes in that type of complaint. The complaint will be investigated, and we will revert to you with our findings within three working days
3. In the event that you are not satisfied with our solution, you may refer the complaint to the Managing Director of our Business. The Managing Director may amend the solution or confirm it. Please be informed that certain decisions may have to be, approved, the Board or Management Committee of the Organization. In such a case, we will communicate that fact to you, as well as the date on which the decision will take place.
4. If, after having referred the complaint to the Managing Director, you are still not satisfied with the outcome, we will regard the complaint as being unsatisfactorily resolved. In such a case, you may approach the office of the OMBUD for Financial Services Providers or take such other steps as may be advised by your legal representatives. The referral to the office of the OMBUD; must be done in accordance with the Provisions of Section 21 of the FAIS Act and the rules promulgated in terms of that section.
5. In instances where we have not been able to arrive at a solution within six weeks after you have lodged your complaint, the matter may, automatically be referred to the OMBUD.

Profusion Administrators License No. FSP 43671

Profusion is an authorised (UMA) Underwriting Management Authority

Profusion operates in accordance to the provisions of the FAIS Act and we are an authorised Financial Service Provider

Profusion is authorised to provide Intermediary Services on Short-Term Personal Lines and Short-Term Commercial, Insurance Products.

E-mail: info@profusionadmin.co.za

Postal: **P O Box 725 Strubens Valley 1735**

Office: **010 442 5544**

Fax: **086 541 5953**

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6. You must, if you wish to refer the matter to the OMBUD, do so within a period of six months. The OMBUD will not adjudicate in matters exceeding a value of R800 000.

7. The OMBUD - Ms Noluntu Bam, may be contacted at her offices in Pretoria, at the following address:

Ms. Noluntu Bam

P O Box 74571 | Lynwood Ridge | 0040 | Tel: (012) 470 9080 | Fax: (012) 348 3447

Please do not accept any communication unless it is in writing.

8. The FSP 43671 Profusion Administrators and its representatives may not request or allow to waiver any rights that you may have in terms of the FAIS Act.

Disclosure Contact Details:

Profusion Administrators:

Licence Number: FSP 43671 (An Authorised Financial Service Provider)

Office Number: 011-675-5130 / 010-442-5544

Fax Number: 086 541 5953

Email: info@profusionadmin.co.za

Website: www.profusionadmin.co.za

Physical Address: No.5 Mandelieu; Fiddle Avenue; Strubens Valley, Roodepoort, Johannesburg; 1725

Postal Address: P.O. Box 725 Strubens Valley; 1735

Guardrisk Insurance Company Limited:

Guardrisk Head-Office Johannesburg

Licence Number: FSP 75 (Guardrisk is a licenced Financial Services Provider)

Office Number: +27 (11) 669 1000 / 0860-333-361

Email: info@guardrisk.co.za / complaints@guardrisk.co.za

Physical Address: 102 Rivonia Road, Ground Floor, 2nd Tower; Sandton, 2196

Postal Address: P.O. Box 786015, Sandton, 2146

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(FSCA) Financial Sector Conduct Authority:

FSCA has replaced the FSB from the 1st April 2018

Contact Centre: 0800-20-37-22

Switchboard: +27 12 428-8000

Website: www.fsca.co.za

Email: info@fsca.co.za

Physical Address: 41 Matrosberg Road, Ashlea Gardens, Pretoria, 0002

Postal Address: P.O. Box 35655, Menlo Park, Pretoria 0102

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