

COMPLAINTS PROCEDURE: GUIDELINES FOR CLIENTS

The purpose of this document is to provide clients with information on how to lodge a complaint.

This document has been formulated in accordance with the provisions of the Financial Advisory and Intermediary Services Act, 37 of 2002 ("FAIS"), and the relevant provisions contained in the Collective Investment Schemes Control Act, 45 of 2002 ("CISCA"),

Any client may lodge a complaint in the manner described herein:

Definition of Complaint

For the purposes of this document a "complaint" means a specific complaint relating to a financial service rendered by MiPlan or any of its representatives to the complainant.

The complainant must allege in the complaint that Miplan or its representative:

- has contravened or failed to comply with a provision of applicable legislation and that as a result thereof the complainant has suffered or is likely to suffer financial prejudice or damage; or
- has wilfully or negligently rendered a financial service to the complainant which has caused prejudice or damage to the complainant or which is likely to result in such prejudice or damage; or
- has treated the complainant unfairly.

Other Complaints will not necessarily follow the procedure outlined in this document.

How to lodge a Complaint

If a client (Only existing contracted clients) has a complaint against MI PLAN (PTY) LTD then the client must, if possible,

- Submit the complaint in writing to the COMPLIANCE OFFICER MI PLAN (PTY) LTD: which contains all relevant information and copies of all relevant documentation must be attached thereto.
- Complaints should be clearly marked for the attention of the Compliance Officer and clearly marked COMPLAINTS and should be sent to:

Physical Address:

Miplan (Pty) Ltd
Meadow Cottage
Hope of Constantia
Klein Constantia Rd
Constantia 7806

To ensure receipt registered post is suggested

Or by E-MAIL : aturpin@mi-plan.co.za and muller@providus.co.za

Tel: 021 657 5960 A Turpin

Directors: ALH Turpin Registration No. 2008/001568/07 Vat: 4260214152
Registered as a Financial Service provider 9383

Mi Plan will confirm receipt of a complaint to the complainant within 48 hours of receipt. Should no receipt be received please contact Miplan as above to ensure sure complaint has been received.

Resolution of a Complaint

MiPlan will endeavour to resolve all complaints received in a timely and fair manner. Where a complaint has not been resolved within six weeks of receipt of the complaint, MiPlan will send a communication that addresses all the issues and advises the complainant:

- that the complaint may be referred to the FAIS Ombud or other relevant adjudicator if the complainant wishes to pursue the complaint, together with the contact details of such adjudicator; and
- that it should be done within 6 months of receipt of such notification.