

At Bidvest Life, we're committed to keeping our policyholders satisfied and we place the utmost importance on service delivery. If there's anything you're not happy about, we'd like to know about it.

It could be related to any of the following:

- The benefits on your policy
- The advice you've received
- The outcome of a claim
- How we collect your premium
- Any service or admin issues
- Concerns about the information we send you
- How we communicate with you
- How we handle complaints
- How we handle your personal information

Step 1

How to submit a complaint

Send us your complaint in writing, along with all the related information and documentation. Please let us know what your desired outcome is. Kindly send your complaint to:

General Complaints:
complaints@bidvestlife.co.za

PAIA/POPIA Complaints:
datacomplaints@bidvestlife.co.za

Step 2

What to expect

You'll receive a reply confirming the receipt of your complaint within 2 days and we will send you the contact details of the person that will be handling your complaint. The relevant department manager will keep you up to date regarding the progress of your complaint. We aim to finalise complaints as soon as possible, however, the process could take up to 15 working days. If we can't provide feedback within 15 days, we'll notify you with a new timeline and the cause of the delay. You will then be advised of the outcome in writing within 15 working days.

Step 3

What to do if you're still not happy

You may escalate your complaint to the Bidvest Life Complaints Co-ordinator. The request for an escalation may be sent to complaints@bidvestlife.co.za or you may contact the relevant Ombudsman on the details below.

National Financial Ombud Scheme South Africa (NFOSA)

The NFO will resolve complaints against Insurers.
Complaints should preferably be lodged in writing either via:

Email: info@nfosa.co.za
Website: www.nfosa.co.za
Telephone: 0860 800 900
Walk-In:

- **NFO JHB:** 110 Oxford Rd, Houghton Estate, Johannesburg, Gauteng, 2198.
- **NFO Cape Town:** Claremont Central Building, 6th Floor, 6 Vineyard Road, Claremont, Cape Town, 7700.

FAIS Ombudsman

The FAIS Ombud will resolve complaints related to financial advice or service by intermediaries.
Complaints about an FSP or its Representatives should preferably be lodged in writing either via:

Email: info@faisombud.co.za
Website: www.faisombud.co.za
Telephone: 012 762 5000 or 0860 663 274
Walk-In: Menlyn Central Office Building, 125 Dallas Avenue, Waterkloof Glen, Pretoria, 0010
Post: P.O. Box 41, Menlyn Park, 0063.

The Financial Sector Conduct Authority

The Riverwalk Office Park, Block B, 41 Matroosberg Road, Ashlea Gardens, Pretoria, 0081
PO Box 35655, Menlo Park, 0102

Email: info@fscsa.co.za
Website: www.fscsa.co.za
Telephone: 012 428 8000 / 0800 203 722
Fax: 012 346 6941