



## What to do if you are dissatisfied with our service or products

If you are dissatisfied with our service, or any of our products have disappointed you, we would like to hear about it.

### Your views are very important to us

Tell us why you think our service or products do not match your expectations, or that we have made a mistake. When we receive your complaint, a competent team, specifically trained to handle and resolve complaints, will investigate it and try to resolve it as soon as possible in a fair manner.

### STEP 1: Where to complain:



Your nearest Sanlam office



Sanlam Life:  
[sanlamcomplaints@sanlam.co.za](mailto:sanlamcomplaints@sanlam.co.za)  
Sanlam Sky Solutions / Channel Life:  
[complaints@sanlamsky.co.za](mailto:complaints@sanlamsky.co.za)



Complete a *Complaint form* at  
[www.sanlam.co.za](http://www.sanlam.co.za)



|                      | <b>Telephone</b> | <b>Fax</b>   |
|----------------------|------------------|--------------|
| Sanlam Life          | 0860 726 526     | 021 947 9440 |
| Channel Life         | 0860 480 000     | 086 675 1712 |
| Sanlam Sky Solutions | 0861 235 433     | 086 675 1712 |

**Note:** The *Complaint form* (SGC002E) is also attached to this guide.

### How we will take care of complaints

- First, we will acknowledge receipt of the complaint.
- We will give you the contact details of the person who will deal with the complaint.
- Then we will investigate the complaint and try to resolve it in a fair manner.
- Once we have dealt with your complaint, we will learn from the experience and improve our offerings to you where possible.

### STEP 2: Complain to the Sanlam Arbitrator if you are dissatisfied

If the complaint has not been resolved to your satisfaction, you may refer it to the **Sanlam Arbitrator**, an impartial person that investigates disputes between dissatisfied clients and Sanlam.

#### Contact details of the Sanlam Arbitrator

Fax: 021 957 1786  
E-mail: [arbitrator@sanlam.co.za](mailto:arbitrator@sanlam.co.za)

### STEP 3: Complain to an external ombudsman if you are still dissatisfied

If the Sanlam Arbitrator's answer also does not satisfy you, you may send your complaint to the relevant Ombudsman:

| Advice complaints  | Retirement Fund complaints  | Service / product complaints  |
|--|---|---|
| <b>The Fais Ombud</b><br>Tel: 012 470 9080<br>Fax: 012 348 3447<br>E-mail: <a href="mailto:info@faisombud.co.za">info@faisombud.co.za</a><br>Website: <a href="http://www.faisombud.co.za">www.faisombud.co.za</a> | <b>The Pension Funds Adjudicator</b><br>Tel: 012 346 1738<br>Fax: 086 693 7472<br>E-mail: <a href="mailto:enquiries@pfa.org.za">enquiries@pfa.org.za</a><br>Website: <a href="http://www.pfa.org.za">www.pfa.org.za</a> | <b>The Ombudsman for Long Term Insurance</b><br>Tel: 021 657 5000<br>Fax: 021 674 0951<br>E-mail: <a href="mailto:info@ombud.co.za">info@ombud.co.za</a><br>Website: <a href="http://www.ombud.co.za">www.ombud.co.za</a> |



## Complaint Form

**Please use this form to tell us what you are dissatisfied about.**

### Your personal information

Title: Mr.  Mrs.  Miss  Ms.  Prof.  Dr.  Rev.  *Please mark the applicable option.*

First names \_\_\_\_\_

Surname \_\_\_\_\_

Identity number \_\_\_\_\_

Postal address

Postal code \_\_\_\_\_

Residential address

Postal code \_\_\_\_\_

E-mail address \_\_\_\_\_

Contact numbers: Home ( ) \_\_\_\_\_ Cell \_\_\_\_\_

Work ( ) \_\_\_\_\_ Fax ( ) \_\_\_\_\_

How would you like us to contact you? E-mail  Phone  *Please mark the option you prefer.*

SMS  Letter  Fax

### What are you dissatisfied with?

A service  A product *Please mark all the applicable options.*

Advice  Other

If the complaint is about a Sanlam product, please give the product number, \_\_\_\_\_ for example, a policy number, plan number or investment number.

**Please tell us in your own words what you are dissatisfied about.**

**How would you like us to resolve the problem?**

**Note:** If there is not enough space on this page, you may attach an additional page. Please also attach any supporting documents.