



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.

Sanlam Life, a subsidiary of Sanlam Limited, will process and protect your personal information as required by relevant laws and the constitution of the RSA. For further information please refer to our Privacy Notice on www.sanlam.co.za

STEP 1: Where to complain:



Your nearest Sanlam office



Sanlam Life:
sanlamcomplaints@sanlam.co.za
Sanlam Sky Solutions:
complaints@sanlamsky.co.za



Complete a *Complaint form* at
www.sanlam.co.za



	Telephone	Fax
Sanlam Life	0860 726 526	
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

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
The Fais Ombud Tel: 012 762 5000 Fax: 012 348 3447 E-mail: info@faisombud.co.za Website: www.faisombud.co.za	The Pension Funds Adjudicator Tel: 012 346 1738 / 012 748 4000 Fax: 086 693 7472 E-mail: enquiries@pfa.org.za Website: www.pfa.org.za	National Financial Ombud Scheme South Africa Tel: 0860 800 900 E-mail: info@nfosa.co.za Website: www.nfosa.co.za



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 name and further initials _____

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.