

## Complaints resolution policy

### A. Purpose

Satrix Managers (RF) (PTY) Ltd, herein referred to as Satrix, has adopted a complaints resolution procedure for the efficient handling of complaints.

Complaints submitted to Satrix will be handled responsively, openly, and in a timely manner, with the aim of resolving the complaint with the aim of preserving a long-term relationship with our investors.

### B. Complainant procedures

- All complaints must be submitted in writing by letter or e-mail to Satrix ([complaints@satrix.co.za](mailto:complaints@satrix.co.za)) and it's Product Partners, including any supporting documentation regarding the complaint.
  - SatrixNow [helpme@satrixnow.co.za](mailto:helpme@satrixnow.co.za)
  - Satrix Unit Trusts [unittrusts@satrix.co.za](mailto:unittrusts@satrix.co.za)
  - Satrix Retirement Plan [satrixrp@glacier.co.za](mailto:satrixrp@glacier.co.za)
- The person dealing with the complaint will acknowledge receipt of the complaint within 3 working days of receipt thereof.
- The complaint will be investigated in a proficient and professional manner.
- If Satrix is unable to finalise the complaint within 7 working days, Satrix should keep the complainant updated regarding the progress made in resolving the complaint.
- Satrix will provide the client with formal written feedback with regards to the outcome of the complaint, including steps taken to resolve the complaint.
- If the complainant is not satisfied with the outcome of the resolution, or if a solution has not been proposed within 30 days from receipt of the complaint, The complainant may escalate the matter to the Sanlam Arbitrator  
[arbitrator@sanlam.co.za](mailto:arbitrator@sanlam.co.za)  
Fax: 021 957 1786
- The Sanlam Arbitrator will acknowledge the complaint received within 48 hours and will refer all complaints to the relevant complaints units in the different business units for investigation
- The preliminary determination must be provided to the Sanlam Arbitrator within 15 working days or in time in order to adhere to the timelines set by an external complaints resolution authority.
- The Sanlam Arbitrator, once satisfied that all relevant information has been considered, considers the recommendation / preliminary determination and makes a final determination.
- The Sanlam Arbitrator has in all cases the power to make the final determination.
- In "appeal" cases, the Sanlam Arbitrator considers all information contained in the particular case-file, information provided by the complainant and within his discretion, affords internal structures involved in the disputed determination an opportunity to explain their approach and interpretation.
- The Sanlam Arbitrator, in order to make his determinations, is entitled to elicit and collect information and/or request advice from any internal structures.



#### Satrix Managers (RF) (Pty) Ltd

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- The office of the Sanlam Arbitrator will communicate the final decision to the complainant and provide the relevant business unit with a copy of the determination for their records.
- In his determination, the Sanlam Arbitrator will provide the complainant with the contact details of the relevant ombudsman or external complaints resolution authority for escalation of the complaint if the complainant is not satisfied with the Arbitrator's determination.
- If the outcome is still not favourable to the complainant, further steps may be pursued within 6 months by contacting the FAIS Ombud  
PO Box 745714  
Lynnwood Road  
0040  
Tel: 0860 324 766  
Fax: 012 348 3447  
Email: [info@faisombud.co.za](mailto:info@faisombud.co.za)

