

# Complaints policy

The information in this document is disclosed to you in terms of Part XI of the Financial Advisory and Intermediary Services (FAIS) Act No. 37 of 2002, and the General Code of Conduct for Authorised Financial Services Providers and Representatives (Board Notice 80 of 2003).

## 1 Purpose of this policy

Our complaints policy outlines our comprehensive approach to handling complaints. It ensures that:

- We maintain high standards of professionalism and exceptional client service.
- Complaints are administered and controlled efficiently.
- All complaints are resolved effectively, fairly, and without delay.
- We comply with the requirements of the FAIS Act and the General Code of Conduct.

## 2 How to submit a complaint

Submit your complaint to CGIC through the following methods:

- Click "Complaints" on the home page of our website
- Send an email to [complaints@cgic.co.za](mailto:complaints@cgic.co.za)
- Submit via the online policy administration portal, CregaLink
- Phone us at (011) 889 7532
- Deliver to our offices, addressed to "**Head of Compliance**".

Your complaint must include all relevant details, such as reasons for disagreeing with our decision to reject your claim. It must also include the necessary supporting documents.

## 3 Our complaints handling process

1. We will acknowledge all complaints in writing within **two business days** after receiving the formal complaint. In our correspondence, we will include the contact details of the person handling the complaint.
2. If you do not receive an acknowledgement within **three business days**, please contact our compliance department at +27 11 889-7532 to follow up.
3. We will inform you in writing of your complaint's outcome no later than **45 days** after receiving the complaint. If the outcome is not resolved in your favour, we will provide reasons for our decision.
4. If you are not satisfied with the outcome of your complaint, or if your complaint could not be resolved, you may escalate the matter to our **Assistant General Manager: Trade Credit Operations** or **Head of Compliance**.

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**Assistant General Manager:  
Trade Credit Operations**

Moosa Jooma

+27 11 889-7545

[moosaj@cgic.co.za](mailto:moosaj@cgic.co.za)

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**Head of Compliance:**

Francis Gumede

Wanooka Place, St Andrews  
Road, Parktown, 2001

+27 11 889-7532

[compliance@cgic.co.za](mailto:compliance@cgic.co.za)

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## 4 External dispute resolution processes

### 4.1 Financial Ombud Scheme (NFO)

You may lodge a complaint with the NFO if a dispute about a claim is not resolved to your satisfaction.

The NFO is an independent body that resolves complaints brought by consumers against South African financial institutions – for free. Its jurisdiction includes disputes related to short-term insurance services and how such services are administered.

See the NFO's website for their jurisdiction, complaints process and timelines.

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110 Oxford Road, Houghton Estate,  
Johannesburg, Gauteng, 2198

6th Floor, Claremont Central  
Building, 6 Vineyard Road,  
Claremont, Cape Town, 7700

+27 860 800-900  
+27 66 473-0157 for WhatsApp

[info@nfosa.co.za](mailto:info@nfosa.co.za)

[www.nfosa.co.za](http://www.nfosa.co.za)

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### 4.2 FAIS Ombud

The FAIS Ombud deals with complaints against a financial services provider or a representative of such a provider. The Ombud is not allowed to deal with complaints involving an amount larger than R3,5 million.

See the FAIS Ombud's website for their jurisdiction, exceptions to the R3,5 million limit, the complaints process and timelines.

Note: You must contact the FAIS Ombud no later than **six months** after receiving the outcome of your complaint lodged with CGIC.

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Menlyn Central Office Building, 125  
Dallas Avenue, Waterkloof Glen,  
Pretoria, Gauteng, 0010

+27 12 762-5000

[info@faisombud.co.za](mailto:info@faisombud.co.za)

[www.faisombud.co.za](http://www.faisombud.co.za)

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### 4.3 South African Insurance Association (SAIA)

You can submit a complaint to SAIA if your complaint:

- is directly related to non-compliance with the SAIA code
- is not resolved through CGIC's internal processes, and
- does not fall under the jurisdiction of another Ombud.

SAIA will facilitate a mediation process to resolve the issue. See the [SAIA Code of Conduct](#) for details.

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Ground Floor, Willowbrook House,  
Constantia Office Park, Corner of 14th  
Avenue & Hendrik Potgieter Street,  
Weltevreden Park, 1709

+27 11 726-5381

[code@saia.co.za](mailto:code@saia.co.za)

[www.saia.co.za](http://www.saia.co.za)

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