KHUSA CONSULTING (PTY) LTD's
("KHUSA")

CUSTOMER COMPLAINT SUBMISSION PROCESS

KHUSA Consulting

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1. CONFIDENTIALITY

The personal information of the complainant and any persons who are the subject of a complaint shall be kept confidential and only used for the purposes of addressing the complaint and any follow-up actions.

2. NO CHARGE

Complaints are received by KHUSA and handled at no charge.

3. HOW AND WHERE TO SUBMIT A COMPLAINT

Complaints may be submitted as follows:

Complaints Officer:	Cobus Calitz OR Elmarie Claassens
By email:	compliance@khusa.co.za
On our website:	https://www.khusa.co.za/connect/ by completing the Connect Form and selecting the "Subject" as "Lodge a Complaint".
Or telephone:	010-140 6648

We request that serious complaints be submitted to us in writing, providing the detailed facts of the matter that determine the reason(s) for the complaint.

4. EXPECTED TIME FRAME FOR RESPONSE

- Complaints will be ***acknowledged*** within 24 hours and ***assessed*** within 48 hours;
- Routine or non-complex complaints will be ***resolved*** within 5 working days of receipt, but not exceeding 21 business days, supported by continuous progress updates;
- More complex complaints are ***planned*** and ***investigated*** within 30 days of receipt, but not exceeding six (6) weeks from date of receipt, supported by continuous progress updates
- Ongoing ***feedback*** is communicated to complainants on at least a weekly basis, during the complaint processing period – until such time the matter is resolved;

5. COMPLAINANT'S OBLIGATION

Once our complaints handling department has handled and resolved your complaint to your satisfaction, we request that you kindly reply with acknowledgement of your agreement.

6. ESCALATION AND REVIEW PROCESS

Should you not be satisfied with the outcome of or decision of your complaint, or should you be dissatisfied with the way in which KHUSA's complaints personnel handled your complaint, you may escalate the complaint to KHUSA's chief executive officer, with a copy to our Key Individual (responsible for oversight and management of our practice), in writing, within 30 days of the initial outcome. Please specify what exactly should be reviewed, including reasons for disagreement with the investigator's view.

By Email to:	*Complaints Officer:* Head of Department: Healthcare Benefits: Key Individual	Cobus Calitz ccalitz@khusa.co.za
	OR	
By Email to:	*Complaints Officer:* Head of Department: Retirement Funds: Key Individual	Elmarie Claassens eclaassens@khusa.co.za
Copy to:	*CEO:*	Roshan Chiman rchiman@khusa.co.za
	Executive Director:	Tyrone Farinha tfarinha@khusa.co.za

7. EXPECTED TIME FRAME FOR RESPONSE TO ESCALATED COMPLAINTS

- Escalated complaints will be ***acknowledged*** within 24 hours;
- Escalated complaints will be ***reviewed*** within 1 week;
- Escalated complaints will be clearly ***responded to*** within 10 days;

8. REJECTION OF COMPLAINT

Should your complaint be rejected by KHUSA, our complaints handling officer(s) / Heads of Department will provide you with a clear decision and a thorough explanation of the reasons for the rejection and any further remedies available to you as a consumer of financial products and related services.

9. UPHOLDING OF COMPLAINT

In the event where your complaint is upheld and where we have committed to a compensation payment, we will ensure that such payment be settled within 10 business days from the date that we have informed you of the outcome of the complaint, should the outcome be found in your favour.

10. RULES ON PROCEEDINGS OF THE OFFICE OF THE FAIS OMBUD

In the event where KHUSA has ***failed to address*** the complaint satisfactorily within 6 weeks from the date of receipt (in the event of internal review and escalation), ***or rejected the complaint***, as the complainant (client), you shall be referred to the relevant Ombudsman Scheme(s) available, at which point you have the option to escalate your complaint, as relevant, to the appropriate Ombudsman within 6 months of the final response received from KHUSA.

11. DETAILS OF THE RELEVANT OMBUD OFFICES

Should you feel aggrieved in anyway in regards to your complaint, herewith the details in the table below for the relevant Ombud Office from which you may require support.

COMPLAINTS ESCALATION (AFTER 6 weeks from date of receipt)			
Council for Medical Schemes: Private Bag X34, Hatfield, 0028	**The Office of the Pension Fund Adjudicator:** PO Box 23005, Claremont, 7735	**The Office of the Ombud for Financial Services (FAIS Ombud):** PO Box 23005, Claremont, 7735	**The National Financial Ombud Scheme:** 110 Oxford Road, Houghton Estate, Johannesburg, Gauteng, 2198
Email: Complaints@medicalschemes.com Tel: (012) 431 0500 Fax: (086) 673 2466	E-mail: enquiries@pfa.org.za Tel: (011) 884 8454 Fax: (011) 884 1144	Tel: 012 762 5000 Sharecall: 086 066 3274 Email: info@faisombud.co.za	6th Floor, Claremont Central Building, 6 Vineyard Road, Claremont Email: infor@nfosa.co.za Tel: (012) 431 0500 Fax: (086) 673 2466
The National Financial Ombud Scheme (NFO) is an umbrella Financial Services Ombud scheme formed by the amalgamation of 4 separate previously existing South African Ombud Schemes: the offices of the Banking Ombud **(OBS)**; the Credit Ombud **(CO)**; the office of the Long-term Insurance Ombud **(OLTI)**; and the Short-Term Insurance Ombudsman **(OSTI): https://nfosa.co.za/about-us/**			

12. OWNERSHIP & ACCOUNTABILITY\

This policy is owned by **KHUSA Consulting (PTY) LTD**, an authorised financial services provider in terms of the Financial Advisory & Intermediary Services Act (37 of 2002).

As CEO of the provider, I, **Roshan Chiman** hereby confirm the adoption of the

Complaints Management Policy.

I hereby accept responsibility for the successful implementation of this Complaints Management Framework on behalf of the governing body of **KHUSA Consulting (Pty) Ltd** in accordance with internal controls and consistent delivery of the Fairness Outcomes.

2025-10-11

Signature of Chief Executive Officer **Date**

Roshan Chiman

COMPLAINTS SUBMISSION FORM

Client Name & Surname	
Client Contact number	
Client Email address	
Client Policy number	
Client ID number	
Product Supplier name	
Adviser (if applicable)	
Name of Complainant	
Date complaint submitted	
Complainant Contact number	
Relationship to client	
Preferred method of communication	

PLEASE EXPRESS THE REASONS FOR YOUR DISSATISFACTION IN AS MUCH DETAIL AS POSSIBLE

PLEASE INDICATE YOUR DESIRED OUTCOME AND WHAT YOU WOULD LIKE TO ACHIEVE

WHAT DOES YOUR COMPLAINT RELATE TO? (Optional)

Did the **FSP**…	Tick	Or it's **product/service supplier**…	Tick
Contravene or fail to comply with an agreement?		Contravene or fail to comply with an agreement?	
Contravene or fail to comply with a law, a rule or a code of conduct?		Contravene or fail to comply with a law, a rule or a code of conduct?	
Did the **FSP's**…	Tick	Or it's **product/service supplier**…	Tick
Maladministration,		Maladministration,	
Wilful action,		Wilful action,	
Negligent action,		Negligent action,	
Or failure to act,		Or failure to act,	
Cause you harm?		Cause you harm?	
Cause you prejudice?		Cause you prejudice?	
Cause you distress, or		Cause you distress, or	
Cause you substantial inconvenience?		Cause you substantial inconvenience?	
Or, did the FSP treat you unfairly?		Or, did the supplier treat you unfairly?	

HOW WOULD YOU CATEGORISE YOUR COMPLAINT? (Optional).

FSP's complaint categorisation	Tick	**Product/service supplier's** complaint categorisation	Tick
Complaints relating to the design of a product/service or related service, including fees, premiums and charges.		Complaints relating to the design of a product/service or related service, including fees, premiums and charges.	
Complaints relating to information provided to the client.		Complaints relating to information provided to the client.	
Complaints relating to advice provided to the client.		Complaints relating to advice provided to the client.	
Complaints relating to the performance of the product/service.		Complaints relating to the performance of the product/service.	
Complaints relating to premium or investment contribution collection		Complaints relating to premium or investment contribution collection	
Complaints relating to the lapsing of a financial product.		Complaints relating to the lapsing of a financial product.	
Complaints relating to financial product accessibility, in terms of changes, switches, redemptions, surrenders, etc.		Complaints relating to financial product accessibility, in terms of changes, switches, redemptions, surrenders, etc.	
Complaints relating to complaints handling by the FSP.		Complaints relating to complaints handling by the FSP.	
Complaints relating to insurance risk claims, including non-payment or rejection of a claim.		Complaints relating to insurance risk claims, including non-payment or rejection of a claim.	
Delay in claims processing.		Delay in claims settlement.	
Lack of feedback by the FSP.		Lack of feedback by the product supplier.	
Non-receipt of Policy documentation.		Non-receipt of Policy documentation.	
Other (state):		Other (state):	

PLEASE INDICATE ANY OTHER FACTORS YOU WOULD LIKE US TO CONSIDER

PLEASE PROVIDE AND LIST THE SUPPORTING DOCUMENTATION THAT YOU BELIEVE WOULD ASSIST US IN RESOLVING THE MATTER

For office use:

Date complaint received	
Complaint received by	
Contact number	
Email address	
Department	

KHUSA'S COMPLAINTS HANDLING PHILOSOPHY

Customer satisfaction is an integral part of KHUSA's client centred philosophy and culture and we consider client complaints as free gifts from our customers that provide us with the important insights that we need to enhance our service excellence to our clients and to ensure that we continuously provide them with world-class customer service experiences.

In accordance with global best-practice guidelines and standards, KHUSA has adopted the following five pillars for effective complaint handling and resolution policy and procedures:

1.1. CULTURE

KHUSA welcomes and values complaints and recognise that effective complaint handling will benefit its reputation and administration.

1.2. PRINCIPLES

KHUSA's complaint handling system is founded on principles of:

- fairness;
- accessibility;
- responsiveness;
- efficiency; and
- complaints handling is a core competency of KHUSA's operations.

1.3. PEOPLE

KHUSA's staff who handle complaints are skilled in their role and have a positive attitude when dealing with complainants. They are selected for that function and fully trained in the business operations of the Company and in exemplary complaint handling practices.

1.4. PROCESS

The following seven stages of the complaint handling process are described in KHUSA's internal procedures:

- Prompt acknowledgement of a complaint;
- Thorough assessment and assignment of priority to a complaint;

- Outlining and planning where investigation will be required;
- Resolving of factual issues and consideration of options for complaint resolution, through thorough investigation;
- Clear and informative communication and response to complainant;
- In the event where a complainant is not satisfied with the response, provision of internal review and escalation process is offered together with external escalation options available.

1.5. ANALYSIS

KHUSA’s complaints information recorded, is scrutinised and analysed on an ongoing basis and findings (statistics) are used to better manage conduct risks, effect improved outcomes for clients and to prevent recurrences of poor outcomes and errors.

POLICY REVIEW CONTROL SHEET

Governance Area	Complaints Management Framework	
Policy Name	Complaints Submission Process (website)	
Policy Owner (FSP)	KHUSA Consulting	**Version Number** #3
Previous and latest approval	29 April 2025	11 October 2025
Review Frequency	Annually (first quarter of each new cycle)	
Next Review and Approval	April 2026	

Policy Review Details

Period of Review	January 2026 – April 2026
Reviewer Name(s)	Roshan Chiman
Summary of Changes	The document and policy was updated to align with the professional image of the company, and the latest revisions of the company stationary. HOD's also included in the management and escalation of complaints.
Reason for Changes	Annual review commitment
Approval Status	Approved
Approved By **Signature(s)**	Roshan Chiman

Training and Implementation

Planning	**Responsible Person:**
16 May 2026	Roshan Chiman (together with Compliance Consultant)

Confirmation of Training and Implementation

Confirmation	**Responsible Person:**
Date and Time:	2026 Cycle | TBC
Attendees:	All staff
Next Training:	First quarter 2026
Attendees:	All customer engaging staff (administration to top management)