Complaints and Dispute Resolution

Our Commitment

Mufaro Employee Benefits (Pty) Ltd ("Mufaro") is committed to providing professional, fair and responsive services to its clients and stakeholders.

We recognise the importance of addressing complaints promptly, objectively and transparently. We value feedback and regard complaints as an opportunity to resolve concerns, strengthen our service delivery and improve the experience of those we serve.

Our complaints management process is designed to ensure that concerns relating to our services or conduct are appropriately considered and addressed.

How to Submit a Complaint

If you are dissatisfied with any aspect of our services, you may submit a complaint to:

Email: complaints@mufaro.co.za

Complaints may relate to our employee benefits consulting, financial advisory and intermediary services, risk benefit administration, claims management, communication, service delivery or other activities undertaken within our responsibilities.

To assist us in investigating your complaint, please provide the following information, where available:

- Your full name and contact details.
- The name of the relevant employer, retirement fund or insurer, where applicable.
- Your membership, policy or claim reference number, if available.
- A description of your complaint and the circumstances giving rise to it.
- Relevant correspondence or supporting documentation.
- The outcome or resolution you are seeking.

If you are submitting a complaint on behalf of another person, we may request appropriate confirmation of your authority to act.

You may also raise a complaint through a Mufaro employee or representative. We will assist you where you experience difficulty submitting your complaint in writing.

There is no charge for lodging a complaint through Mufaro's internal complaints management process.

How We Handle Complaints

Once your complaint has been received, we will:

1. **Acknowledge receipt:** We will acknowledge your complaint in writing within five business days, or sooner where reasonably practicable.
2. **Assess and investigate:** We will review the circumstances, obtain relevant information and identify the appropriate person or organisation responsible for addressing the matter.
3. **Keep you informed:** We will provide appropriate updates on the progress of your complaint, particularly where additional information or investigation time is required.
4. **Communicate the outcome:** We will explain the outcome of our investigation, the reasons for our decision and any applicable corrective action or further steps.

We aim to resolve complaints as promptly as reasonably possible, generally within six weeks of receipt, subject to applicable regulatory, contractual or other requirements.

Where a complaint cannot be resolved within the anticipated timeframe, we will advise you of the circumstances and the next steps.

Complaints Relating to Insurance or Retirement Fund Benefits

Certain complaints may concern decisions made by an insurer, retirement fund or another authorised decision-maker.

Where Mufaro is not responsible for the decision concerned, we will assist in identifying the appropriate party or referral process, within the scope of our appointment.

Complaints relating to Mufaro's own administration, communication, conduct or service delivery will be considered through our internal complaints management process.

Mufaro cannot overturn or substitute decisions that fall outside its legal or contractual authority.

If You Are Dissatisfied with the Outcome

If you are dissatisfied with the outcome of your complaint, you may request further consideration by emailing complaints@mufaro.co.za and providing the reasons for your dissatisfaction.

Depending on the nature of your complaint, you may also be entitled to refer the matter to an independent dispute resolution body.

FAIS Ombud

The FAIS Ombud considers qualifying complaints relating to financial advice and intermediary services.

Website: www.faisombud.co.za
Email: info@faisombud.co.za
Telephone: 012 762 5000

National Financial Ombud Scheme South Africa

The National Financial Ombud Scheme considers qualifying complaints relating to insurance and other financial services within its jurisdiction.

Website: www.nfosa.co.za
Email: info@nfosa.co.za
Telephone: 0860 800 900

Office of the Pension Funds Adjudicator

The Office of the Pension Funds Adjudicator considers qualifying complaints relating to retirement funds and matters falling within its statutory jurisdiction.

Website: www.pfa.org.za
Email: enquiries@pfa.org.za
Telephone: 012 748 4000

The appropriate referral mechanism will depend on the nature of the complaint and the applicable jurisdictional requirements. Referral procedures and time limits may apply.

Confidentiality and Protection of Personal Information

Mufaro treats complaints and supporting information confidentially and processes personal information in accordance with applicable data protection legislation, including the Protection of Personal Information Act, 2013 (POPIA).

Information provided during the complaints process will be accessed or disclosed only where appropriate and lawfully permitted.

For further information regarding the processing of personal information, please refer to our Privacy Notice available on this website.

Contact Us

For complaints or enquiries concerning our complaints management process, please contact:

Mufaro Employee Benefits (Pty) Ltd
Authorised Financial Services Provider – FSP 4534
Email: complaints@mufaro.co.za