



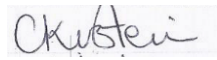
COMPLAINT POLICY AND PROCEDURE

for

DJA Aviation (Pty) Ltd

FSP#: 15808

Preparation & Reviewing:	
Date initially prepared:	13 December 2016
1 st Reviewed:	19 July 2017
2 nd review date:	23 May 2018
3 rd review date:	25 November 2019
4 th review date:	25 October 2021
5 th review date:	22 May 2023
Latest review date:	31 March 2025
Next review date:	01 April 2026

Approval:	Signatures:
Reviewed and Approved by: Carol Kirstein (Director and Key Individual)	

CONTENTS

1. Complaints policy
2. Control Objective
3. Person Responsible
4. Definitions
5. Complaint procedure
6. Annexure A: Guideline for Complaints Managers
7. Annexure B: Client Complaints Process Diagram
8. Annexure C: Complaint register
9. Annexure D: Complaints Form

COMPLAINTS POLICY AND PROCEDURES



STRICTLY PRIVATE AND CONFIDENTIAL

DJA Aviation (Pty) Ltd
Reg. No. 1971/000601/07. An Authorised Financial Services Provider (FSP No.15808)
Building 8, Parc Nicol Office Park, 3001 Winnie Mandela Drive, Bryanston, 2191, South Africa
P O Box 71626, Bryanston, 2021 • Telephone: +27 11 463 5550 • Telefax: +27 11 463 5551
Directors: D.A. Fisher, C Kirstein, J. Herman, J.I. Nieuwoudt, G.J. Speller (British), L.B. Williams

1. Complaints Policy

We at DJA Aviation (Pty) Ltd are committed to:

- I. Resolving client complaints in a timely manner, which we believe is fair to our clients, our business and our staff.
- II. Ensuring that clients have full knowledge of the procedures established for internal resolution of their complaint, details of which will be given to them in writing.
- III. Ensuring easy access to our complaints resolution facilities at any of our offices, or by way of post, telephone or electronic help desk support.
- IV. Employing and empowering properly trained people in our business to deal with complaints.
- V. Each complaint receiving proper consideration in a process that is managed appropriately and effectively.
- VI. Offering full and appropriate redress in all cases where a complaint is resolved in favour of a client – without delay.
- VII. Informing clients of their right to refer their complaints to the FAIS Ombud should a complaint not be resolved to their satisfaction within six weeks from the date on which the complaint is received.
- VIII. Should the complaint allege interference with the protection of personal information, the client may approach the Information Regulator. A complaint may be dealt with in terms of a code of conduct (not as yet established by the Regulator) which appoints an adjudicator to deal with complaints. This however may not limit or restrict the ability of the complainant to lodge a complaint with the Information Regulator should they wish to do so.
- IX. Maintaining records of all complaints received for a period of five (5) years, which will specify whether or not complaints were resolved.
- X. Implementing follow-up procedures to:
 - Ensure the handling of routine complaints, as well as with the escalation and follow-up of serious non-routine complaints are resolved timeously; and
 - Ensure the avoidance of occurrences giving rise to complaints; and
 - Improve services and complaint systems and procedures where necessary.

COMPLAINTS POLICY AND PROCEDURES



STRICTLY PRIVATE AND CONFIDENTIAL

DJA Aviation (Pty) Ltd
Reg. No. 1971/000601/07. An Authorised Financial Services Provider (FSP No.15808)
Building 8, Parc Nicol Office Park, 3001 Winnie Mandela Drive, Bryanston, 2191, South Africa
P O Box 71626, Bryanston, 2021 • Telephone: +27 11 463 5550 • Telefax: +27 11 463 5551
Directors: D.A. Fisher, C Kirstein, J. Herman, J.I. Nieuwoudt, G.J. Speller (British), L.B. Williams

This Policy applies to all employees, officers, directors, representatives and advisors of DJA Aviation (Pty) Ltd.

2. Control Objective

This Policy's objective is to minimize damage to our reputation and reduce the risk of litigation by handling complaints from our clients or prospects in a timely, effective and consistent manner.

3. Person Responsible

Carol Kirstein is hereby designated as responsible for the application of this policy, and to review this policy on a regular basis to ensure that it continue to comply with industry laws, regulations, guidelines and best practices. Carol Kirstein is also responsible to communicate DJA Aviation (Pty) Ltd policy to all employees, officers, directors, representatives and advisors of DJA Aviation (Pty) Ltd.

4. Definitions

A complaint shall be deemed to mean any written statement of a client or any person acting on behalf of a client alleging a specific complaint relating to a financial service rendered to the client on or after the date of commencement of FAIS, alleging that DJA Aviation (Pty) Ltd:

- Wilfully or negligently rendered a financial service to the client which has caused prejudice or damage to the client or which is likely to result in such prejudice or damage;
- Contravened or failed to comply with a provision of FAIS and that, as a result, the client has suffered or is likely to suffer financial prejudice or damage; or
- Treated the client unfairly

Although the definition of "complaint" refers to only written complaints, there may be instances where DJA Aviation (Pty) Ltd receives a verbal complaint from a client which will warrant the same treatment as a written complaint. Such situations depend upon the nature and severity of the client's allegations and require the professional judgment of the individual who received the complaint.

A complaint should include at least one of the three following elements:

- Complaint about DJA Aviation (Pty) Ltd;
- Potential damages or damages suffered by the client;
- Request of corrective measures;

COMPLAINTS POLICY AND PROCEDURES



STRICTLY PRIVATE AND CONFIDENTIAL

DJA Aviation (Pty) Ltd
Reg. No. 1971/000601/07. An Authorised Financial Services Provider (FSP No.15808)
Building 8, Parc Nicol Office Park, 3001 Winnie Mandela Drive, Bryanston, 2191, South Africa
P O Box 71626, Bryanston, 2021 • Telephone: +27 11 463 5550 • Telefax: +27 11 463 5551
Directors: D.A. Fisher, C Kirstein, J. Herman, J.I. Nieuwoudt, G.J. Speller (British), L.B. Williams

For greater certainty, errors that DJA Aviation (Pty) Ltd accepted to correct are not considered as complaints unless repetition or recurrence causes grievance to a client. A complaint register is a database to track key elements of the complaint process and category in order to identify potential trends or concerns and to produce reports. See complaint register attached.

5. Complaint procedure

We deal with a complaint as follows:

1. We can receive complaints from clients via Complaints Form in Annexure D (in writing and with the accompanying documentation) in the following ways:
 - a. Email: carolk@dja-aviation.co.za
 - b. Fax: 011 463 5551 for attention Complaints/Compliance officer
 - c. Post: The Complaints Manager, PO Box 71626, Bryanston, 2021
 - d. Office number: 011 463 5550
2. Record the date and contents of the complaint in the Complaints Register (sample register in Annexure C).
3. If a complaint is not in writing, ask the client to lodge the complaint to writing and request the client to include any relevant documentation or information.
4. Acknowledge receipt of the complaint in writing within five (5) business days of receipt, and give the client the name(s) and contact details of the staff responsible for the resolution of the complaint.
5. Investigate the complaint to ascertain whether the complaint can be resolved immediately.
6. If the complaint can be resolved immediately, take the necessary action and advise the client accordingly.
7. If the complaint cannot be resolved immediately, send the client a written summary of the steps to be taken to resolve the matter and the expected date of resolution.
8. If unable to resolve the complaint within 21 (twenty one) days of logging the complaint in the Complaints Register, notify the client accordingly and advise the client of his / her right to:
 - a. Proceed in terms of Rule 6 (a) and 6 (b) of the Rules on Proceedings of the Office of the Ombud for Financial Services Providers (see Annexure A); or
 - b. Seek legal redress in another forum.



COMPLAINTS POLICY AND PROCEDURES

STRICTLY PRIVATE AND CONFIDENTIAL

DJA Aviation (Pty) Ltd
Reg. No. 1971/000601/07. An Authorised Financial Services Provider (FSP No.15808)
Building 8, Parc Nicol Office Park, 3001 Winnie Mandela Drive, Bryanston, 2191, South Africa
P O Box 71626, Bryanston, 2021 • Telephone: +27 11 463 5550 • Telefax: +27 11 463 5551
Directors: D.A. Fisher, C Kirstein, J. Herman, J.I. Nieuwoudt, G.J. Speller (British), L.B. Williams

9. Update the register with all developments/activities.

COMPLAINTS POLICY AND PROCEDURES



STRICTLY PRIVATE AND CONFIDENTIAL

DJA Aviation (Pty) Ltd
Reg. No. 1971/000601/07. An Authorised Financial Services Provider (FSP No.15808)
Building 8, Parc Nicol Office Park, 3001 Winnie Mandela Drive, Bryanston, 2191, South Africa
P O Box 71626, Bryanston, 2021 • Telephone: +27 11 463 5550 • Telefax: +27 11 463 5551
Directors: D.A. Fisher, C Kirstein, J. Herman, J.I. Nieuwoudt, G.J. Speller (British), L.B. Williams

Annexure A

This is a guideline for the Managers, which would be applied as if the Manager concerned was an authorised Financial Services Provider. Rules on Proceedings of the Office of the Ombud for Financial Services Providers - Rule 6 (a) and 6 (b) of the:

6 (a) – Where a complaint cannot within three (3) weeks be addressed by the responding party (provider), the responding party must as soon as reasonably possible, send to the complainant a written acknowledgement of the complaint with contact references of the responding party.

6 (b) – If within six (6) weeks of receipt of a complaint the responding party has been unable to resolve the complaint to the satisfaction of the client, the responding party must inform the complainant:

- I. The complaint may be referred to the Office (of the Ombud for Financial Services Providers) if the complainant wishes to pursue the matter; and
- II. The complainant should do so within six (6) months of receipt of such notification.

Contact details of the FAIS Ombud:

Tel: 012 470 9080 / 012 762 5000
Fax: 012 348 3447 / (012) 470 9097
Share call: 086 066 3274
Email: info@faisombud.co.za
Physical Address: 125 Dallas Avenue,
Menlyn Central,
Waterkloof Glen,
Pretoria,
0010
Postal address: P O Box 41,
Menlyn Park,
0063
Website: www.faisombud.co.za

COMPLAINTS POLICY AND PROCEDURES



STRICTLY PRIVATE AND CONFIDENTIAL

DJA Aviation (Pty) Ltd
Reg. No. 1971/000601/07. An Authorised Financial Services Provider (FSP No.15808)
Building 8, Parc Nicol Office Park, 3001 Winnie Mandela Drive, Bryanston, 2191, South Africa
P O Box 71626, Bryanston, 2021 • Telephone: +27 11 463 5550 • Telefax: +27 11 463 5551
Directors: D.A. Fisher, C Kirstein, J. Herman, J.I. Nieuwoudt, G.J. Speller (British), L.B. Williams

Contact details of the Non-Life Insurance Ombudsman:

Name: The Ombudsman for Non-Life Insurance

Tel: 011 726 8900

Fax: 011 726 5501

Email: info@osti.co.za

Physical Address : 110 Oxford Road,
Houghton Estate,
Johannesburg,
2198

Postal address: P O Box 32334,
Braamfontein,
2017

Website: www.osti.co.za

COMPLAINTS POLICY AND PROCEDURES

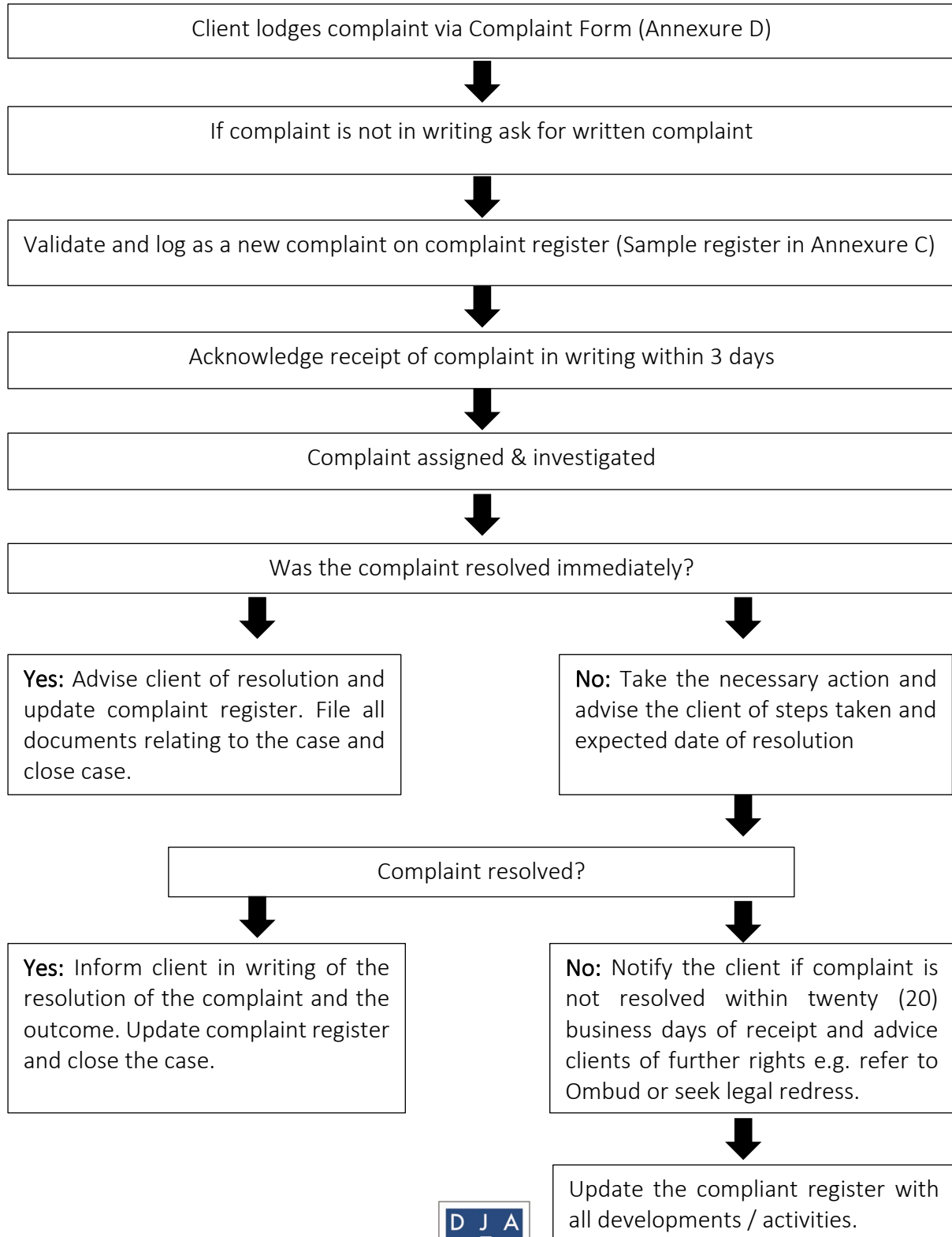


STRICTLY PRIVATE AND CONFIDENTIAL

DJA Aviation (Pty) Ltd
Reg. No. 1971/000601/07. An Authorised Financial Services Provider (FSP No.15808)
Building 8, Parc Nicol Office Park, 3001 Winnie Mandela Drive, Bryanston, 2191, South Africa
P O Box 71626, Bryanston, 2021 • Telephone: +27 11 463 5550 • Telefax: +27 11 463 5551
Directors: D.A. Fisher, C Kirstein, J. Herman, J.I. Nieuwoudt, G.J. Speller (British), L.B. Williams

Annexure B

DJA Aviation (Pty) Ltd Clients Compliant Process Diagram



COMPLAINTS POLICY AND PROCEDURES

STRICTLY PRIVATE AND CONFIDENTIAL

Annexure D



COMPLAINT FORM

ATTENTION: The Complaints Manager
P O Box 71626
Bryanston
2021

Fax No: (011) 463-5551 for Attention Complaints Manager
E-mail: Carolk@dja-aviation.co.za

Name of Insured: _____
Postal Address: _____
Telephone Number: _____
Mobile Number: _____
Fax Number: _____
E-mail address: _____
Aircraft and
Registration Number: _____

COMPLAINT (Please advise circumstances giving rise to complaint)
Complete below or attach full details:

Signed:

Date: