



COMPLAINTS RESOLUTION POLICY:

1. INTRODUCTION:

All Financial Service Providers are required to have systems and procedures in place for the purpose of timeous and efficient resolution of Complaints received within specified timeframes.

2. PURPOSE

Effective management of Clients complaints is a vital component of treating customers fairly. The purpose of this policy is to provide all staff and partners with a consistent and comprehensive understanding of how to handle Client's complaints successfully in order to improve the services and status of our business and overall, Clients Experience. Trive is committed to excellent Client service and therefore complaints will be handled in a fair, timely and transparent manner. Steps will be taken to investigate and respond to complaints promptly. When a complaint is received by the employee it will be determined what type of complaint it is and forward it to the relevant department (See Procedure).

3. DEFINITION OF COMPLAINT:

Complaint means an expression of dissatisfaction by a Complainant, relating to a product or service provided or offered by a financial institution, or to an agreement with the financial institution in respect of its products or services and indicating that -

- the financial institution or its service provider has contravened or failed to comply with an agreement, a law, a rule, or a code of conduct which is binding on the financial institution or to which it subscribes;
- the financial institution or its service provider's maladministration or willful or negligent action or failure to act, has caused the complainant harm, prejudice, distress or substantial inconvenience; or
- the financial institution or its service provider has treated the complainant unfairly and regardless of whether such an expression of dissatisfaction is submitted together with or in relation to a client's query

4. COMPLAINTS HANDLING:

Upon receiving a Complaint from a Client, we will acknowledge receipt of the complaint with the Client and thereafter ensure that we provide the Client with regular feedback regarding their complaint. We will acknowledge receipt of the complaint within the maximum period of 5 (Five) business days. Where the complaint is urgent the time frame will be shortened even further, therefore we will acknowledge receipt within a maximum period of 48 hours (two business days).

Trive deals with complaints as follow:



- We accept all complaints submitted from whatever medium; verbal or written. We recommend that the complaint be reduced to writing. However, the fact that a complaint is not in writing will not deter us from handling the complaint.
- We will log the date and content of the complaint in our register and thereafter track the complaint in an attempt to resolve the complaint speedily and efficiently.
- We will acknowledge receipt as stipulated and thereafter furnish the Client with the name and contact details of the staff member best suited to resolve the matter and one who is responsible for the resolution of the complaint.
- We will investigate the issues raised by the client and resolve the matter as soon as possible. If the complaint cannot be resolved immediately, we will communicate same with the client by sending a written summary of the steps to be taken to resolve the matter and further advise on the expected date of final resolution.
- In an event where we are not able to resolve the complaint within a period of 3 weeks of acknowledging receipt of the complaint, we will notify the client by means of written communication outlining the current status of the matter and the expected date of final resolution. If we cannot resolve the matter within 6 weeks since the complaint was logged, we will furnish the client with reasons indicating why the outcome is not favourable and advise that the client may approach the Ombudsman for the complaint. In an event that the Complainant resolves to the latter, the Complainant has a period of 6 months of receipt of such notification to refer the matter to the Ombudsman. The Ombudsman details are:
FAIS Ombudsman, situated at PO Box 74571, Lynwood Ridge Pretoria 0040,
contact details: (012) 470 9080
- The register will be updated with all developments/activities on a case by case basis.

5. ESCALATION OF COMPLAINTS WITHIN TRIVE

The escalation will be allocated to a senior and impartial person.

- Upon completion of the matter within 3 weeks, the Complaint handler will advise the client of the outcome and will further advise of the escalation process in an event that the Complainant is unhappy of the outcome or the resolution with the Complainant is not reached. The Complaints handler will refer the matter to the relevant party within Trive for review. This will normally take place in 3-6 week window for handling complaints.
- We will provide the Complainant with the contact name and details of the person handling the escalation. The person handling the escalation will review the complaint, provide a recommendation or the final decision will be provided to the Client. A decision will be reached no later than 6 weeks of the complaint initially being recorded.
- We will provide feedback to the Complainant in writing with reasons for the decision, the information taken into consideration and details of further recourse with the relevant Ombudsman if the Complainant is still unhappy.

Contact Persons:



The below is a list of people to whom escalated complaints are referred to within Trive for assistance on the resolution. The communication with the Client will be handled by one person even though there may be many different touch points within our process to ensure that the complaint is resolved.

DIVISIONS	RESPONSIBLE PERSONS
COMPLIANCE	
SALES	
ONBOARDING SENIOR ASSOCIATE	

6. COMPLAINTS RECORD KEEPING AND RETENTION:

- All complaints and information relating to the complaints will be captured on the register and will be retained for a period of 5 years from date of the complaint.
- The register will have the details regarding the subject matter of the complaint, including all copies and all relevant evidence, correspondence between us and client and decisions made.
- We will further record the progress and status of the complaint and whether such progress is within or outside any relevant prescribed timelines or internal service levels.
- Details of numbers of complaints received, complaints upheld, rejected complaints, escalated by complainants to the internal review function, complaints referred to the Ombudsman and compensation payments and goodwill payments if applicable will be recorded and retained.

Signed and Adopted
Name: Travis Robson
Designation: CEO & Director
Date: 30.8.2022
Signature: 