COMPLAINTS PROCEDURE:

Bingham Insurance Brokers cc is an authorised financial services provider in terms of the Financial Advisory and Intermediary Services Act. As such we have certain specific duties to you, our clients. One of these duties is to offer you a formal complaints resolution system, which will enable you to exercise your rights as provided for in the Financial Advisory and Intermediary Services Act. The purpose of this document is to inform you of how you can make use of our complaints resolution system.

Definition of a Complaint

"complaint" means an expression of dissatisfaction by a person to a provider or, to the knowledge of the provider, to the provider's service supplier relating to a financial product or financial service provided or offered by that provider which indicates or alleges, regardless of whether such an expression of dissatisfaction is submitted together with or in relation to a client query, that -

a) the provider or Its service supplier has contravened or failed to comply with an agreement, a law, a rule, or a code of conduct which is binding on the provider or to which it subscribes;
b) the provider or its service supplier's maladministration or wilful or negligent action or failure to act, has caused the person harm, prejudice, distress or substantial inconvenience; or
c) the provider or its service supplier's has treated the person unfairly;

Format for Lodging a Complaint

Should you wish to pursue a complaint against a Key Individual or Representative of Bingham Insurance Brokers cc, you should address the complaint in writing to us at admin@insureinvest.co.za.

The client must submit sufficient detail of the complaint in writing, this includes the clients:

- Name and surname
- Policy number
- ID number
- Contact details
- Financial Advisor
- Product Supplier
- Product Type: Risk, Investment, Short term, Endowment, Employee Benefits, Disability, Medical Aid, Unit Trust, Wills etc.
- Complaint Category: Product features and charges; Information Disclosures; Advice; Product performance; Client Services; Access; Changes or Switches;
- Brief detail of the complaint

If we cannot settle your complaint with us, you are entitled to refer it to the Office of the FAIS Ombud, at info@faisombud.co.za or telephone number 0860 324 766. The Ombud has been created to provide you with a redress mechanism of any inappropriate financial advice that you feel may have been given to you by a Financial Advisor.