

## ► Wealth Management SA complaints process



### Our commitment to you

Our products and services are created with the idea that you, our clients, are at the heart of our business. We strive to treat you fairly in all our business transactions. Naturally, there may be instances when you're not happy with our product or service, and if that is the case, we want to know about it so that we can resolve your issue as quickly and effectively as possible. We value your opinion, and your feedback is essential to help us enhance our products and services.

### How you can reach us

If you are unhappy that our products or services have not met your expectations, please contact us so we can help you and improve your experience.

Here is how to reach us:

- speak to your banker or relationship manager.
- email our dedicated Wealth Management Complaints Resolution Team at [complaintswealthmanagement@nedbank.co.za](mailto:complaintswealthmanagement@nedbank.co.za); or
- call our round-the-clock Client Service Suite on **0800 111 263**.

### What you can expect from us

You can expect the following from us:

- We want to make sure that we improve your experience, which means that we commit to doing the best we can to resolve your complaints as quickly as possible.
- We will acknowledge that we have received your complaint and provide you with a reference number within 24 hours.
- Our dedicated team will investigate your complaint and keep you updated regularly throughout the process.
- We will make every effort to resolve your complaint within 20 working days, but if we are unable to, we will let you know that we need more time.

### If you are not happy with the outcome of your complaint

We know that you may not always be happy with the outcome of your complaint and that you may want to escalate the matter. If your complaint remains unresolved or you are dissatisfied with the outcome, please email us on [complaintappealswealthmanagement@nedbank.co.za](mailto:complaintappealswealthmanagement@nedbank.co.za).

Wealth Management SA includes the following entities:  
Nedbank Ltd Reg No 1951/000009/06 (NCRCP16) (FSP9363)  
Nedgroup Private Wealth (Pty) Ltd Reg No 1997/009637/01 (FSP828)  
Nedgroup Private Wealth Stockbrokers (Pty) Ltd Reg No 1996/015589/07 (NCRCP59) (FSP50399), a member of the JSE.  
Nedgroup Financial Advisers (Pty) Ltd Reg No 1882/000026/07 (FSP48771)  
Nedgroup Trust (Pty) Ltd. Reg No 1919/001785/07



**We are committed to providing a world-class service. We will investigate your complaint and provide the appropriate resolution as quickly as possible, while always keeping you in the loop.**

### **If you are dissatisfied with the outcome**

You may refer the matter to the National Financial Ombud Scheme after we have provided you with feedback. The purpose of the National Financial Ombud Scheme (NFO) is to resolve consumer complaints against financial service providers. As an independent organisation, they are committed to resolve disputes impartially, speedily, confidentially and in an open, informal and approachable way at no cost to the complainant.

If you are dissatisfied with our handling of a complaint or the outcome, we will provide you with the contact details of the appropriate Ombudsman (Ombud) should you wish to lodge a dispute:

- **FAIS Ombud** If the complaint relates to advice or intermediary services, the complaint may be referred to the office of the FAIS Ombud:  
Physical address: 125 Dallas Avenue, Menlyn Central, Waterkloof Glen, Pretoria, 0010. Office hours Monday-Thursday between 08:00 and 16:30 and Fridays between 08:00 and 15:30.  
Postal address: PO Box 41, Penlyn Park, 0063  
Tel: +27 (0)12 470 9080 / +27 (0)12 470 9099  
Fax: +27 (0)12 348 3447 / +27 (0)12 470 9090  
Client Care Centre: +27 (0) 762 5000 or Sharecall 0860 0666 3274.  
Web: [www.faisombud.co.za](http://www.faisombud.co.za)  
Email: [info@faisombud.co.za](mailto:info@faisombud.co.za)
- **National Financial Ombud Scheme (NFOSA) in South Africa** If the complaint relates to banking, credit, long-term or short-term insurance products or services, the National Financial Ombud Scheme (NFOSA) in South Africa offers a free service to help individuals and small businesses resolve disputes with financial institutions:  
Tel: 0860 800 900  
Email: [info@nfosa.co.za](mailto:info@nfosa.co.za)  
Web: <https://nfosa.co.za/>  
Physical address: 110 Oxford Rd, Houghton Estate, Johannesburg, Gauteng, 2198  
Physical address: Claremont Central Building, 6th Floor, 6 Vineyard Road, Claremont, Western Province, 7700
- **Information Regulator** If the complaint relates to your personal information in terms of the Protection of Personal Information Act:  
Address: JD House, 27 Stiemens Street, Braamfontein, Johannesburg, 2001  
Web: [Complaints - Information Regulator \(info regulator.org.za\)](http://Complaints - Information Regulator (info regulator.org.za))  
Email: [POPIAComplaints@info regulator.org.za](mailto:POPIAComplaints@info regulator.org.za)
- **JSE** If the complaint relates to Stockbroking products and services:  
Johannesburg Stock Exchange Market Regulation Division  
Address: 1 Exchange Square, Gwen Lane, Sandown, 2196  
Tel: +27 (0)11 520 7000  
Email: [surveillance@jse.co.za](mailto:surveillance@jse.co.za)

### **Please note:**

- We will provide you with the above details when we respond to your complaint in writing.
- Each Ombud has different jurisdiction (depending on your service or product), and a specific format timeframe within which the complaint must be submitted. It is also important to remember that the role of the Ombud is to facilitate resolution between you (as the client) and Nedbank (as the financial institution).