Independent Distribution Network (Pty) Ltd

(“IDN”)

CUSTOMER COMPLAINT SUBMISSION PROCESS

Last Update: 2026-03-25 10:20 AM

1. Confidentiality

The personal information of the complainant and any persons who are the subject of a complaint shall be kept confidential and only used for the purposes of addressing the complaint and any follow-up actions.

2. No charge

Complaints are received by Independent Distribution Network (IDN) and handled at no charge.

3. How and where to submit a complaint

Complaints may be submitted as follows:

Complaints Officer: Alvina Botha

By email: alvina @ indepen.co.za

On our website: www.indepen.co.za by completing a complaint form which can be found at the at the end of this document.

Or telephone: 021 853 5151

We prefer that serious complaints be submitted to us in writing.

4. Expected time frame for response

- Complaints are required to be ***acknowledged*** within 24 hours and ***assessed*** within 48 hours;
- Routine or non-complex complaints are required to be ***resolved*** within 5 working days of receipt, or not exceeding 3 weeks;
- More complex complaints are ***planned*** and ***investigated*** within 30 days of receipt;
- Ongoing ***feedback*** is communicated to complainants on at least a weekly basis, during the complaint processing period;
- ***Response*** to complex complaints are required to be made within 6 weeks from date of receipt of the complaint.

5. Complainant's obligation

Once our complaints handling department has handled and resolved your complaint to your satisfaction, we request that you kindly reply with acknowledgement of your agreement.

6. Escalation and review process

Should you not be satisfied with the outcome of or decision of your complaint, or should you be dissatisfied with the way in which IDN's complaints personnel handled your complaint, you may escalate the complaint to IDN's Key Individual, with a copy to our independent external Compliance Officer, in writing, within 30 days of the initial outcome. Please specify what exactly should be reviewed, including reasons for disagreement with the investigator's view.

By email to:	Key Individual:	erick @ vischer.co.za
Copies to:	Our Complaints Officer:	Alvina Botha Alvina @ indepen.co.za
	External Compliance Officer:	Charmaine van Wyk charmaine @ ctb.co.za

7. Expected time frame for response to escalated complaints

- Escalated complaints are required to be ***acknowledged*** within 24 hours;
- Escalated complaints are required to be ***reviewed*** within 1 week;
- Escalated complaints must be clearly ***responded to*** within 10 days;

8. Rejection of complaint

Should your complaint be rejected by IDN, our complaints handling officer will provide you with a clear decision and a thorough explanation of the reasons for the rejection and any further remedies available to you as a consumer of financial products and services.

9. Upholding of complaint

In the event where your complaint is upheld and where we have committed to a compensation payment, we will ensure that such payment be settled within 10 working days from the date that we have informed you of the outcome of the complaint, in your favour.

10. Rules on Proceedings of the Office of the FAIS Ombud

In the event where IDN has ***failed to address*** the complaint satisfactorily within 6 weeks and additional 10 days (in the event of internal review and escalation), from receipt thereof, ***or rejected the complaint***, the complainant must be referred to the relevant Ombudsman Schemes available to the complainant within 6 months of final response by IDN.

11. Should you feel aggrieved by any action or lack of action by IDN

You may approach the office of the FAIS Ombud: www.faisombud.co.za

Telephone: (012) 762 5000 / 012 470 9080

Email address: info@faisombud.co.za

COMPLAINT SUBMISSION FORM

Client Name & Surname	
Client Contact number	
Client Email address	
Client Policy number	
Client ID number	
Product Supplier name	
Adviser (if applicable)	
Name of Complainant	
Date complaint submitted	
Complainant Contact number	
Relationship to client	
Preferred method of communication	

PLEASE EXPRESS THE REASONS FOR YOUR DISSATISFACTION IN AS MUCH DETAIL AS POSSIBLE

PLEASE INDICATE YOUR DESIRED OUTCOME AND WHAT YOU WOULD LIKE TO ACHIEVE

WHAT DOES YOUR COMPLAINT RELATE TO? (Optional)

Did the **FSP**…	Tick	Or it's **product/service supplier**…	Tick
Contravene or fail to comply with an agreement?		Contravene or fail to comply with an agreement?	
Contravene or fail to comply with a law, a rule or a code of conduct?		Contravene or fail to comply with a law, a rule or a code of conduct?	
Did the **FSP's**…	Tick	Or it's **product/service supplier**…	Tick
Maladministration,		Maladministration,	
Wilful action,		Wilful action,	
Negligent action,		Negligent action,	
Or failure to act,		Or failure to act,	
Cause you harm?		Cause you harm?	
Cause you prejudice?		Cause you prejudice?	
Cause you distress, or		Cause you distress, or	
Cause you substantial inconvenience?		Cause you substantial inconvenience?	
Or, did the FSP treat you unfairly?		Or, did the supplier treat you unfairly?	

HOW WOULD YOU CATEGORISE YOUR COMPLAINT? (Optional).

FSP's complaint categorisation	Tick	**Product/service supplier's** complaint categorisation	Tick
Complaints relating to the design of a product/service or related service, including fees, premiums and charges.		Complaints relating to the design of a product/service or related service, including fees, premiums and charges.	
Complaints relating to information provided to the client.		Complaints relating to information provided to the client.	
Complaints relating to advice provided to the client.		Complaints relating to advice provided to the client.	
Complaints relating to the performance of the product/service.		Complaints relating to the performance of the product/service.	
Complaints relating to premium or investment contribution collection		Complaints relating to premium or investment contribution collection	
Complaints relating to the lapsing of a financial product.		Complaints relating to the lapsing of a financial product.	
Complaints relating to financial product accessibility, in terms of changes, switches, redemptions, surrenders, etc.		Complaints relating to financial product accessibility, in terms of changes, switches, redemptions, surrenders, etc.	
Complaints relating to complaints handling by the FSP.		Complaints relating to complaints handling by the FSP.	
Complaints relating to insurance risk claims, including non-payment or rejection of a claim.		Complaints relating to insurance risk claims, including non-payment or rejection of a claim.	
Delay in claims processing.		Delay in claims settlement.	
Lack of feedback by the FSP.		Lack of feedback by the product supplier.	

Non-receipt of Policy documentation.		Non-receipt of Policy documentation.	
Other (state):		Other (state):	

PLEASE INDICATE ANY OTHER FACTORS YOU WOULD LIKE US TO CONSIDER

PLEASE PROVIDE AND LIST THE SUPPORTING DOCUMENTATION THAT YOU BELIEVE WOULD ASSIST US IN RESOLVING THE MATTER

For office use:

Date complaint received	
Complaint received by	
Contact number	
Email address	
Department	