



+27 (0)10 211 5000 • info@digicall.co.za • www.digicall.co.za
110 Conrad Drive • Craighall Office Park • Craighall Park • Johannesburg • 2196
Postnet Suite 118 • Private Bag X 75 • Bryanston • 2021

Complaints Resolution Process

Digicall South Africa (Pty) Ltd

An authorised Financial Services Provider FSP No: 46358

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Complaints Resolution

PURPOSE

The Complaints Management Policy formalises the practices required for effective management and handling of customer complaints within the Digicall Group of companies (“Digicall”).

The objective is to ensure effective standards of complaints management in order to:

- Ensure fair outcomes for customers;
- Protect and enhance Digicall’s reputation;
- Allow for effective reporting, detailed analysis and identification of trends related to complaints;
- Achieve effective and timely resolution of complaints in respect of acceptable turn-around times;
- Provide guidelines for acknowledging complaints and for recording customer complaints in a centralised manner;
- Improve organisational effectiveness through learning from client feedback and root cause analysis;
- Ensure effective management of complaints, in line with this policy;
- Restore and enhance relationships with complainants and non-complainants for the purpose of on-going business retention and growth.

Introduction

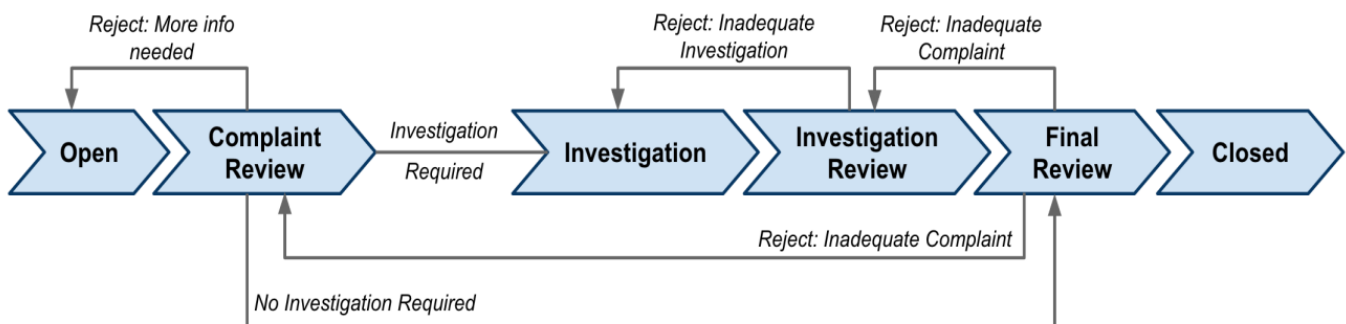
This procedure provides general principles to guide the way complaints are managed within Digicall. Where a company or business within Digicall has a policy or process or procedural guide or training manual relating to complaints management, all such documents must comply with, and not contradict, this policy.

This policy sets out Digicall’s philosophy concerning the way complaints are handled, resolved and maximised. (Maximised refers to conducting analysis of complaints for root cause analysis to ensure processes are improved to reduce complaints where necessary).

Scope

Where any business units within Digicall has agreements with third parties and other financial services providers (FSPs) that have any part to play in the complaints handling or resolution or record keeping process, it is recommended that those agreements may state minimum standards necessary for complaints management.

Complaints Handling Process



Department

- Complaint lodged with a specific department or services and handled by a case manager or team leader or supervisor or manager of the respective area;
- Service complaint logged onto the complaints management system for further investigation;

- Includes complaints from email address assist.complaints@digicall.co.za;
- Complaints from Hellopeter.com and other social media e.g.: Facebook, Twitter etc.;
- Incoming calls from reception/switchboard/call centre;
- Assigned to applicable person to handle and investigate;
- Written or Verbal (formal) response required confirming outcome of matter.

Ombudsman/Regulator

- Client is not satisfied with the client experience centre's decision and escalates the matter.

Recording Complaints

- Regardless of where the complaint is received from, all reportable complaints must be recorded on the complaints management system and assigned appropriately;
- All written and oral interaction in connection with the complaint must be recorded on the complaints management system;
- One central control point means that all complaints are located in one centralized place and can be extracted easily;
- The end conclusion, or determination (the 'finding' or 'outcome') must be confirmed on the complaints management system;
- **NB:** All complaint responses (written) must reflect the complaint number as issued by the complaints management system.

General Hierarchy of Complaints – Types of Complaints (1 – 5)



Complaints Procedures Per Type

Complaints are ranked as described under the 'general complaints hierarchy' with type 1 being an initial enquiry or a relatively easy complaint to a type 5 being an ombudsman (or regulator) complaint. The 'type' will dictate the complexity of a complaint or seriousness and therefore a type 5 complaint will be the most complicated or problematic.

Type 1 & 2 – Procedure

Service – Call Center and/or Contractor/Service Provider:

- Client writes (via email or letter) or calls into Digicall complaining.
 - Complaint is logged onto the complaints management system and assigned to the relevant CEI for investigation and then referred to the relevant business unit for relevant information; Call Center Management or Procurement Management;
 - The complaint is allocated to a CEI;
 - The complaint is acknowledged by the CEI within 1 business day and thereafter resolved or investigated further by the CEI;
 - A response is sent where necessary - a phone call or reply via email with detailed summary may be all that is required to resolve this type of matter;
 - The complaints management system is updated with ongoing feedback on the investigation of the complaint;
 - Complaint is resolved/closed on the complaints management system.

Note: if the matter is merely a query, then this will also be dealt with telephonically or on email and will be captured onto the complaints management system as a query.

Type 3 – Procedure

Benefit Query:

- Client writes (via email or letter) or calls into Digicall complaining. CSI feedback:
 - Benefit Query is logged onto the complaints management system which is assigned to a CEL for investigation, and if identified as a benefit query referred to the corporate client to address the policy benefit with the client;
 - The complaint is allocated to a CEL;
 - The complaint is acknowledged by the CEL within 1 business days and thereafter resolved or investigated further by the CEL;
 - A response is sent where necessary;
 - A phone call or reply via email with detailed summary may be all that is required to resolve this type of matter;

- The complaints management system is updated with ongoing feedback on the investigation of the complaint;
- Complaint is resolved/closed on the complaints management system.

Type 4 – Procedure

Hello Peter and Social Media:

- Client writes (via email or letter) or calls into Digicall complaining.
 - Complaint is logged onto the complaints management system which is assigned to a CEL for investigation;
 - Hello Peter and Social Media complaints will be dealt with by the CEL who is responsible for logging of the complaint on the complaints management system, as well as liaising with the division involved to acknowledge the complaint within 2 hours and respond with an update within 4-6 hours;
 - Regular updates over a 24-hour period, no longer than 2 business days;
 - The complaint is allocated to a CEL;
 - The complaint is acknowledged by the CEL within 1 business days and thereafter resolved or investigated further by the CEL;
 - A response is sent where necessary - a phone call or reply via email with detailed summary may be all that is required to resolve this type of matter;
 - The complaints management system is updated with ongoing feedback on the investigation of the complaint;
 - Complaint is resolved/closed on the complaints management system.

Type 5 – Procedure

Ombudsman/regulator complaints (OSTI):

- This should be the last option available to the complainant;
- By this time, we should have a complete history of the client's complaint where calls and any previous correspondence are readily available:
 - When a case is received from the ombudsman/regulator, it will be recorded onto the complaints management system and assigned to a CEL for investigation;
 - Within 3-5 working days - final feedback must be provided;
 - If the above time will be exceeded, relevant updates need to be provided to set expectation;
 - Comprehensive Incident Report to be completed.

In Summary

- If a client wants to lodge a fresh/new complaint, this must be logged to and allocated to a CEL;
- Should a complaint reside within more than one area, both areas will work the complaint simultaneously and the CEL will compile one response;
- Any complaint received must be identified per the Type (1 – 5);
- Any history on the complaints management system must be accessible;
- Each business unit; call centre or service provider must be given first chance to resolve the matter and provide their feedback to the relevant CEL to compile final feedback to the complainant;
- Any comeback must be escalated as per the stipulated escalation process;
- Delays in responding will not be tolerated;
- Timely execution of all investigations is expected;
- Detailed and clear responses to every complainant is expected;
- Objectivity is to be demonstrated and decisions are to be made on fact;
- Fairness principles and Treating Customers Fairly to be applied at all times;
- Due dates are to be adhered to all times;
- Update to be provided to a complainant during the investigative process; at least every 2 business days;
- If additional time is required to conclude an investigation, the complainant must be informed timeously;
- For Type 4 & 5 complaints, a formal incident report is to be drafted;
- All responses, information, calls etc. must be captured/loaded onto the complaints management system;
- Reporting of complaints is vital and will aid root cause analysis and submission of data to business heads/shareholders;

- Where gaps in processes are identified, this must be brought to the attention of the respective business heads/shareholders by way of a feedback report;
- Issues raised by a complainant must be considered and taken into account when a response is being drafted;
- Full complaints process/hierarchy should be accessible on our website.

Turn-around Times

Complaints logging:

- All complaints received by the divisions must be logged within 1 business day of receipt i.e.: Corporate Clients for Digicall Assist, Digicall Assessing Solutions, Digicall Electrical Management Solutions, FOGI Plumbing Solutions / Hello Peter / Facebook.

Acknowledging Complaints

- An automated response is generated via email to the sender upon receipt of a complaint which advises the sender to expect an update within 2 business days;
- All complaints logged must be acknowledged in writing or telephonically by the relevant CEL within 1 business day of being logged.

Investigating Complaints

- During the investigation phase of the complaint all correspondence or evidence received must be attached in the complaints management system. This will ensure that all documents or correspondence received or sent remains on the system for future reference.

Resolving/Closing complaints

- The current turn-around-time on resolution is 3-5 business days to resolve a complaint:
 - Should we be unable to resolve the client's complaint within the 3-5 business days we will communicate with an email or telephone call to the client informing him/her on the reason for delay at least every 2 business days;
 - Should we not resolve the client's complaint within 15day maximum, we will communicate with an email or telephone call to the client informing him/her on the reason for delay;
 - Once a complaint is resolved we must communicate resolution in writing or telephonically to the client and then resolve/close the complaint on the complaints management system.

Responsibility for Responding to Complaint

- Contracted services – Service Providers:
 - In-house and external contract complaints is assigned to a CEL for investigation;
 - Make contact with the service provider twice within 2 business days;
 - If no response is received, the complaint is escalated to the contract/procurement manager to resolve with the contractor within 1 business day;
 - It is the responsibility of the contract/procurement manager to receive and handle these escalated service complaints and provide their feedback to a CEL who will compile final feedback to the complainant.
- Non-contracted Services – Call Center
 - These complaints will be assigned to a CEL for investigation;
 - Make contact with the Call Centre Management team twice within 2 business days;
 - If no response is received, the complaint is escalated to the Operations Manager to resolve with the call centre within 1 business day.
 - It is the responsibility of the Operations Manager to receive and handle these escalated service complaints and provide their feedback to a CEL who will compile final feedback to the complainant.