



# COMPLAINTS POLICY AND PROCEDURES

## 1. INTRODUCTION

This document constitutes the Complaints Policy and Internal Complaint Resolution System and Procedures of Elev8 Risk Partners (“ELEV8”), as required by the Financial Advisory and Intermediary Services Act, 2002 (“FAIS Act”) and related regulations.

As a specialised aviation-insurance and risk-advisory firm, ELEV8 is committed to maintaining an effective, transparent and fair internal complaints resolution system. We recognise that aviation insurance and risk advisory services involve complex exposures and significant financial interests, and we therefore treat all complaints with seriousness, professionalism and urgency.

## 2. COMPLAINTS POLICY

ELEV8 is committed to an internal complaint resolution system based on the following principles:

- Efficiency: We maintain an effective internal complaints system with adequate resources, trained personnel and documented procedures.
- Transparency: Clients are provided with clear information regarding how to lodge complaints and how complaints are resolved.
- Accessibility: Clients may lodge complaints:
  - In writing
  - Via email
  - Via postal services
  - Through electronic communication channels
- Our contact details are clearly provided to ensure ease of access.
- Fairness: All complaints are handled in a manner that is:
  - Impartial
  - Objective
  - Consistent with FAIS and applicable legislation
  - Respectful of both client and firm interests

## 3. DEFINITION OF A COMPLAINT

A complaint means a specific complaint relating to a financial service rendered by ELEV8 or its representatives, in which it is alleged that:

- ELEV8 has contravened or failed to comply with a provision of the FAIS Act, resulting in financial prejudice or damage;
- ELEV8 has wilfully or negligently rendered a financial service which has caused or is likely to cause prejudice or damage; or
- There has been dissatisfaction with advice, intermediary services, claims handling or administrative services.

A complaint must be lodged in writing and contain sufficient detail to enable proper investigation.





#### 4. PROCEDURE FOR LODGING A COMPLAINT

Any client wishing to lodge a complaint against ELEV8 or any of its representatives must do so in writing and provide full details, together with any supporting documentation.

All complaints must be addressed to:

Elev8 Risk Partners

Attention: Complaints Officer

Email: [complaints@elev8riskpartners.com](mailto:complaints@elev8riskpartners.com)

Postal Address: 12A Freemantle Road, Eastleigh, Edenvale, 1609

Telephone: +27 72 613 9515

The complaint should include:

- Full name and contact details
- Policy or reference number
- Nature of the complaint
- Supporting documents
- Desired resolution

#### 5. INTERNAL COMPLAINT RESOLUTION SYSTEM

ELEV8 ensures they are responsible for:

- Managing and overseeing the effective resolution of complaints
- Maintaining the complaints register
- Ensuring compliance with FAIS requirements
- Reporting to management and compliance

Upon Receipt of a Complaint:

- Acknowledgement: The complaint will be acknowledged in writing as soon as reasonably possible.
- Registration: The complaint will be logged in the official Complaints Register.
- Investigation: The complaint will be investigated promptly and objectively. Where necessary, resolution may be delegated to an appropriately qualified individual.
- Outcome Notification: The complainant will be notified in writing of the outcome within 6 weeks of receipt of the complaint.





## 6. RESOLUTION TIMEFRAMES

All complaints must be resolved within six (6) weeks of receipt.

If the complaint cannot be resolved within this period:

- The complainant will be informed of the delay and reasons.
- An estimated timeframe for resolution will be provided.

## 7. OMBUD REFERRAL

If a complaint is not resolved to the satisfaction of the complainant within 6 weeks, the complainant may refer the complaint to the FAIS Ombud within 6 months of receiving ELEV8's final response.

FAIS Ombud Contact Details:

Name: The Ombud for Financial Services Providers

Postal Address: P O Box 74571, Linwood Ridge, 0040

Telephone: 012 762 5000

Email: [info@faisombud.co.za](mailto:info@faisombud.co.za)

The complainant may also pursue any other legal remedy available under South African law.

## 8. COMPLAINT HANDLING STANDARDS

ELEV8 commits to the following:

- Complaints are handled promptly and fairly.
- Serious or complex complaints are escalated to appropriate senior personnel.
- Where a complaint is upheld, appropriate redress will be offered without delay.
- Where a complaint is rejected, full written reasons will be provided.
- Clients will be informed of their right to refer the matter to the FAIS Ombud.

## 9. RECORD KEEPING

ELEV8 maintains a Complaints Register containing:

- Details of each complaint
- Investigation findings
- Resolution outcome
- Whether resolved or referred externally
- Any instances of legislative non-compliance

Records are retained for a minimum period of 5 years in accordance with FAIS and regulatory requirements.





## 10. MONITORING AND CONTINUOUS IMPROVEMENT

The Complaints Officer will:

- Regularly review the complaints register
- Identify trends or recurring issues
- Recommend system or procedural improvements
- Report material matters to management

The Compliance Officer may periodically review the complaints register to ensure regulatory compliance.

Complaints are treated not only as resolution matters but as opportunities to enhance systems, service delivery and risk management practices.

## 11. PROCESS FLOW SUMMARY

The internal complaints process follows these steps:

- Client lodges complaint in writing
- Complaint is forwarded to Complaints Officer
- Complaint is logged in register
- Written acknowledgement sent
- Investigation conducted
- Outcome communicated within six (6) weeks
- Full written reasons provided (if complaint dismissed)
- Ombud details provided if unresolved
- Redress offered promptly where complaint upheld
- Follow-up and corrective action implemented

## 12. CHANGES TO THIS POLICY

Elev8 Risk Partners reserves the right to amend this Complaints Policy and Procedures from time to time in order to reflect regulatory updates or operational improvements.

The latest version will be made available upon request.

### Commitment to Fair Aviation Advisory Services

Elev8 Risk Partners is committed to fair treatment, transparency and regulatory compliance. We take every complaint seriously and strive to resolve concerns efficiently, professionally and impartially.

