

EMPLOYEE BENEFITS

Complaints process



At Discovery Employee Benefits we take all complaints seriously and we are committed to resolving these complaints as speedily as possible.

Step 1 - Speak to your financial adviser

If you have any concerns around your Discovery Group Risk policy, your Discovery Retirement Funds scheme or the financial advice you have been given, first discuss it with your financial adviser. If you are not satisfied with the progress or response, and if you have not done so already, submit the complaint to your financial adviser in writing. Ensure that you provide detailed information and that you submit all the relevant supporting documentation to assist the financial adviser to resolve your concerns.

Step 2 - Contact the Discovery Group Risk or Discovery Retirement Funds complaints department

If you are not satisfied with the response you have received from your financial adviser, or you prefer to raise a complaint directly with us, please send your complaints to:

Discovery Group Risk: Group_Risk_Complaints@discovery.co.za
Discovery Retirement Funds: retirementfundscomplaints@discovery.co.za

To ensure that we can attend to and resolve your complaint speedily, please adhere to the requirements detailed below:

- Submit your complaint in writing
- Provide all the relevant information and supporting documentation
- Ensure that you include your Discovery Group Risk/Discovery Retirement Funds scheme name and number
- Your Discovery Group Risk policy number related to the complaint should also be included.

We will provide you with a written response to your complaint within fifteen business days. If you are not satisfied with the outcome of your complaint and want to escalate it, you may request that this matter be referred to the Complaints Review Committee.

Please provide details about your reasons for dissatisfaction and include all supporting documents that would be necessary for our consideration of the matter. The outcome of your complaint will be reviewed, and we will provide you with feedback within five business days of receipt of your escalated complaint.

Step 3 - Contact the relevant Ombudsman

If your complaint is not resolved to your satisfaction, or we have failed to respond to your complaint within six weeks, you may submit your complaint to the relevant Ombudsman.

Ombudsman contact information

Contact the FAIS Ombud for complaints relating to advice or intermediary services received from your financial adviser.

The FAIS Ombudsman is an independent and impartial dispute resolution tribunal which investigates, considers and disposes of complaints by consumers regarding financial services rendered by Financial Services Providers (The Ombudsman provides a fair, unbiased, reasonable, economical and expeditious relief to the ordinary person, at no charge).

Contact details:

The FAIS Ombud
125 Dallas Avenue Menlyn Central,
Waterkloof Glen, Pretoria, 0010
Postal address: P.O. Box 74571, Lynwood Ridge, 0040
Telephone: 012 762 5000 / 086 066 3274
Fax: 012 348 3447 / 012 470 9097
Email: info@faisombud.co.za
Website: www.faisombud.co.za

Contact the Ombudsman for Long-term Insurance (OLTI) for complaints about your Group Risk policy

The office for the Ombudsman for Long-term Insurance mediates in disputes between subscribing members, for example, Discovery Group Risk, of the long-term insurance industry and policyholders, regarding insurance contracts. It is an independent office that is accountable to an independent Long-term Ombudsman Council for providing an efficient and independent service to policyholders and others in response to disputes arising from long-term insurance policies.

Contact details:

The Ombudsman for long-term insurance
Sixth floor, Claremont Central Building,
6 Vineyard Road, Claremont, Cape Town, 7700
Telephone: 021 657 5000 / 0860 103 236
Email: info@ombud.co.za
Website: www.ombud.co.za

Contact the Pension Funds Adjudicator for complaints about your retirement fund benefits with Discovery Retirement Funds

The office of the Pension Funds Adjudicator investigates and decides on complaints lodged in terms of the Pension Funds Act.

Contact details:

The Pension Funds Adjudicator
4th Floor, Riverwalk Office Park, Block A, 41 Matroosberg Road, Ashlea Gardens, Pretoria, 0181
Postal address: P.O. Box 580, Menlyn, 0063
Telephone: 012 346 1738 / 012 748 4000 / 0860 662 837
Fax: 086 693 7472
Email: enquiries@pfa.org.za
Website: www.pfa.org.za

Contact the Information Regulator (South Africa) for POPIA related complaints or concerns

If you feel that we have not handled your complaint fairly regarding the processing of your personal information or that your complaint has not been resolved, you can lodge a complaint with the Information Regulator:

Contact details:

The Information Regulator (South Africa)

JD House, 27 Stiemens Street

Braamfontein, Johannesburg, 2001

Postal address: P.O Box 31533, Braamfontein, Johannesburg, 2017

Telephone: 010 203 5200

Complaints email: POPIAComplaints@inforegulator.org.za (should you feel that your personal information has been violated)

PAIAComplaints@inforegulator.org.za (should your PAIA request be denied/there is no response from us for access to records)

General enquiries email: enquiries@inforegulator.org.za

Website: www.inforegulator.org.za