

## CLIENT COMPLAINTS POLICY

HDS Capital is dedicated to providing our clients with service excellence. It is important to us that in the event you have a complaint, the correct person receives your complaint and that we resolve it efficiently and without delay. HDS Capital needs to know where we need to improve our services and most importantly in line with our market conduct policy that we treat our customers fairly.

If you would like to submit a complaint, a query or a compliment please make use of one of the below options:

1. Email

Please email us, providing us with your details:

- Full name
- Surname
- Telephone number
- Email address
- Policy number (if applicable)
- Details regarding your complaint, query or compliment

Emails can be sent to:

[Info@hdscapital.co.za](mailto:Info@hdscapital.co.za)

General enquires and compliments

Claims

Personal policy information & changes

2. Website

Please visit our website: [www.hdscapital.co.za](http://www.hdscapital.co.za) and submit your complaint online under our contact – get in touch section.

3. Telephone

Please call our switch board number 0878080800.

We aim to resolve all complaints within 15 days of receiving the complaint, ensuring at all times to keep you updated with regard to our progress. Our compliance manager will assess your complaint and provide you with an outcome as soon as possible.

If you are dissatisfied with the outcome of your complaint you are entitled to escalate your complaint further. To escalate your complaint please email your request in writing to: [martin@hdscapital.co.za](mailto:martin@hdscapital.co.za)

Our compliance manager will provide all the information regarding your complaint to Guardrisk Insurance Company Ltd for escalation of your complaint.

If after receiving the outcome regarding the escalation of your complaint to Guardrisk Insurance Company Ltd, you are still not satisfied, you will be provided with the contact details for the relevant Ombudsman for further escalation of your complaint.

**FAIS Ombud Details:**

FAIS Ombud  
The Customer Contact Division  
Sussex Office Park, Ground Floor, Block B  
473 Lynnwood Road, Lynnwood, Pretoria, 0081

Telephone No : (012) 470-9080  
Email : [info@faisombud.co.za](mailto:info@faisombud.co.za)

**Short Term Ombud Details:**

The Ombudsman for Short-Term Insurance  
Sunnyside Office Park, 5th Floor, Building D  
32 Princes of Wales Terrace, Parktown 2193

Telephone No : (011) 726-8900  
Email : [info@osti.co.za](mailto:info@osti.co.za)