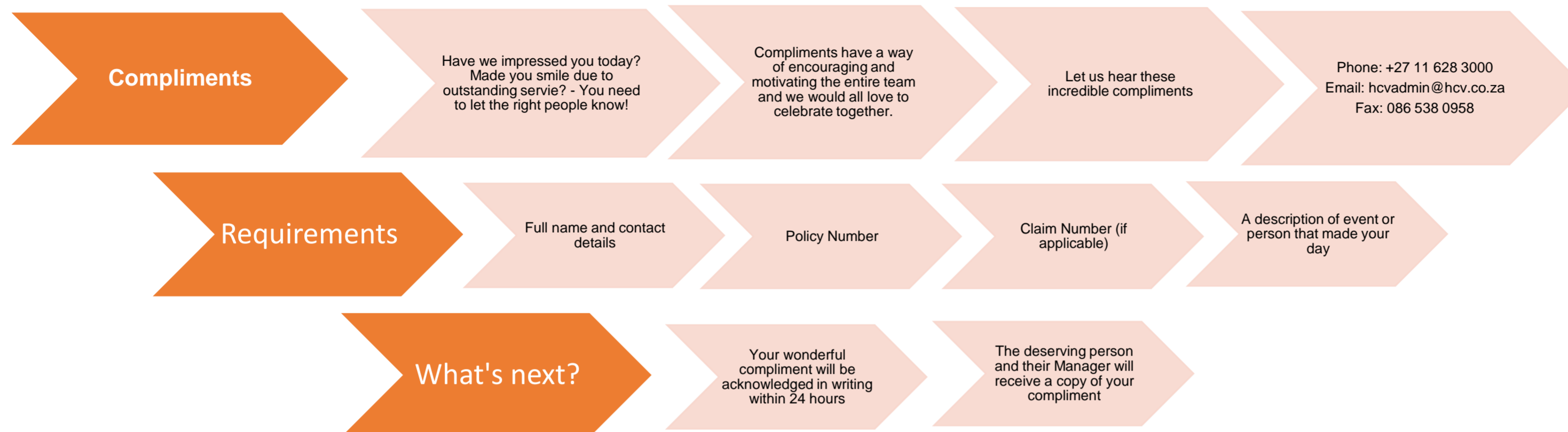
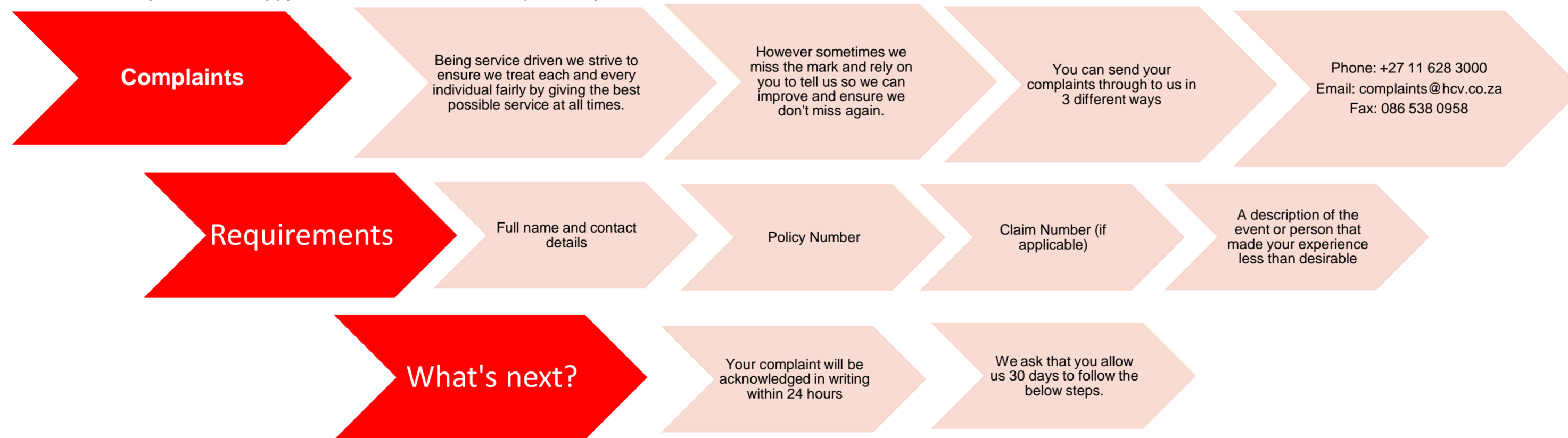


The following process is a requirement in terms of the Financial Advisory and Intermediary Services Act (FAIS). To lodge a complaint, HCV requests where possible, the policyholder's broker communicate in writing to complaints@hcv.co.za or compliance@hcv.co.za depending on the type of complaint.

Should you wish to compliment HCV or any of our people, this is the process you can follow:



In the event that you are not happy with our service, this is the process you can follow:



Should you not be satisfied with the outcome of your complaint we advise and encourage you to contact the following:

- Short - Term Ombudsman: 011 726 8900 / info@osti.co.za / www.osti.co.za
- FAIS Ombudsman: 012 470 9080 / info@faisombud.co.za / www.faisombud.co.za