



What to do if you have a query or complaint


 **If you have a query or complaint about your policy or the advice you received**, please contact your financial adviser. If you are not satisfied with the response you receive from your financial adviser, you can escalate your advice-related complaint to the Ombudsman for Financial Services Providers:

ShareCall Number : 0860 32 47 66
Telephone Number : 012 470 9080
Fax Number : 012 348 3447

 **If you have a query or complaint about the payment of your annuity**, please contact Alexander Forbes Life Limited on their call centre 0800 11 21 57.

 **If you have a query or complaint about the product**, for example the Terms and Conditions, or the product's performance, please contact our Client Services Department:


Telephone Number : 087 238 2690
E-mail address : info@justsa.co.za

 **If you are not satisfied with the response you receive from our Client Services Department**, you can escalate your complaint to our Legal and Compliance Executive using the contact details below:

Telephone Number : 021 200 0463
E-mail address : legal@justsa.co.za

The Legal and Compliance Executive will:

- acknowledge receipt of your complaint within 24 hours;
- review your complaint;
- respond, within ten working days of acknowledging receipt of your complaint, with a detailed explanation about the outcome or resolution of your complaint.

 **If Just does not resolve your complaint to your satisfaction**, you can forward it to the Ombudsman for Long-term Insurance:

ShareCall Number : 0860 10 32 36
Telephone Number : 021 657 5000
Fax Number : 021 674 0951
E-mail address : info@ombud.co.za

We recommend that you first try to resolve your complaint with us before you escalate it to the Ombudsman for Long-term Insurance.