

2 Complaints process

- 2.1 We will give you a copy of the complaints policy and procedure if you ask for it. If you want to complain about the Absa Bank Representative, please phone the Absa Action Line (the details are in section 4 below.)
- 2.2 As soon as we finish our investigation we will let you know in writing. If you are not happy with the outcome, please contact the relevant ombudsman within six (6) months (the details are in section 4 below).

3 Important matters

- 3.1 Please make sure this product is exactly what you need by taking this into account your objective, financial situation and particular needs and that you have all the information before you make a decision.
- 3.2 Never sign a blank form or a form that has not been completed fully. Always write in ink and keep copies of everything.
- 3.3 Make sure if you get any verbal information and ask that it is confirmed in writing

4 The Absa Bank Representative

- 4.1 The Absa Bank Representative has been declared fit and proper to provide you with financial advice in accordance with the product categories under 4.5.
- 4.2 The Absa Bank Representative shall utilise his or her professional knowledge and ability to provide the appropriate advice and service to you and shall take all reasonable steps to ensure your fair treatment.
- 4.3 The Absa Bank Representative declares that apart from the receipt of commission, incentives and/or fees, no other personal interest in concluding this transaction exists. Further, there are no circumstances that may give rise to an actual or potential conflict of interest.
- 4.4 The Absa Bank Representative declares that, should a personal interest exist (other than the receipt of commission and/or fees), he/she undertakes to inform the customer of the nature of the conflict and will take all reasonable steps to ensure fair treatment to the customer.
- 4.5 The Absa Representative is registered to provide advice for the following financial products:
- Category 1 - Long-Term Insurance: Category A
- Category 1 - Short-Term Insurance: Personal lines
- Category 1 - Long-Term Insurance: Sub Category B1
- Category 1 - Deposits: of a Term Exceeding 12 Months
- Category 1 - Deposits: of a Term of 12 Months or less
- 4.6 Should you encounter a possible misrepresentation, non-disclosure of a material fact or the inclusion of incorrect information, please communicate this incident in writing to the Absa Action Line.
- 4.7 In the event that the financial product recommended is a replacement product, the Absa Representative is to fully disclose to you the actual and potential financial implications, costs and consequences of such a replacement.
- 4.8 In the event that a full analysis could not be undertaken there may be limitations on the appropriateness of the advice provided. You should take particular care to consider on your own whether the advice is appropriate considering your objectives, financial situation and particular needs.

5 Contact details

	Absa Action Line (Complaints)	Absa Compliance Department	FAIS Ombudsman
Physical address	N/A	5th Floor, Barclays Towers West, 15 Troye Street, Johannesburg, 2001	Sussex Office Park, Ground Floor, Block B, 473 Lynnwood Road, Cor Lynnwood Road and Sussex Avenue, Lynnwood 0081
Postal address	N/A	PO Box 1313, Johannesburg 2000	PO Box 74571 Lynnwood Ridge 0040
Telephone number	0800 41 41 41	011 350 4355	012 470 9080/97
Fax number	011 350 5058	011 350 7419	0860 324 766 (share call)
E-mail address	actionline@absa.co.za	N/A	012 348 3447
			N/A

ACCOUNT CONFIRMATION FOR TRANSCAT

Customer Code FENIC 016
Customer Name MISS C FENI
ID Number 9008260743087
Product Type Transact
Account Number 9338265963
Domicile Branch SOUTHERNWOOD
Domicile Branch Code 6153
Sales Consultant X GIBSON

