

* Please note that this process applies to Allan Gray Group Proprietary Limited and all its subsidiary companies, as well as the Allan Gray Retirement Annuity, Umbrella, Pension and Provident Preservation funds ("Allan Gray").

1. What can I complain about to Allan Gray?

Any dissatisfaction relating to products and/or services provided by Allan Gray.

2. How should I go about complaining to Allan Gray?

2.1 Please lodge a complaint in writing to Allan Gray, addressed to the Compliance Officer, using any one of the following addresses:

Physical address	Postal address	Client contact division
1 Silo Square	P O Box 51605	Fax: + 27 21 415 2492
V & A Waterfront	V & A Waterfront	Email: info@allangray.co.za
Cape Town	Cape Town	www.allangray.co.za
8001	8002	

2.2 The complaint must contain the following:

- a) client details
- b) details of the complaint
- c) any documentary proof, where applicable.

2.3 Upon receipt of the above mentioned information, your complaint will be acknowledged by an Allan Gray employee, who will assist in the resolution of your complaint.

2.4 Where possible, Allan Gray endeavours to resolve your complaint within five business days of receipt, taking into account the nature of the complaint and the product type.

2.5 A full record of each complaint received and all subsequent correspondence will be kept on record by Allan Gray for such periods as prescribed by the relevant legislation.

3. What happens next if you are still unhappy?

Allan Gray should always be given the opportunity to resolve the complaint. However, should you be dissatisfied with our response, you have the right to refer your complaint to the Ombudsman or Adjudicator, as set out below in more detail.

3.1 Complaints relating to intermediary services provided by Allan Gray

Only complaints relating to intermediary services provided by Allan Gray, as an authorised financial services provider, may be directed to the Financial Advisory and Intermediary Services Ombud ("FAIS Ombud"). The FAIS Ombud acts independently and objectively. Please note that Allan Gray does not give advice and any complaints relating to advice will not apply to Allan Gray. In complaints before the FAIS Ombud the complainant and any other party to the complaint is expected to give their fullest co-operation so as to resolve the complaint within a reasonable time. For these purposes a complainant includes the complainant's lawful successor in title or a person nominated as beneficiary in terms of the financial product that is the subject of the relevant complaint.

Contact details for the FAIS Ombud:

Physical address
 125 Dallas Avenue
 Menlyn Central
 Waterkloof Glen
 Pretoria
 0010

Postal address
 PO Box 41
 Menlyn Park
 0063

Client contact division
 Tel: +27 12 762 5000
 Sharecall: 086 066 3274
 Email: info@faisombud.co.za
www.faisombud.co.za

3.2 Complaints relating to Allan Gray’s Living Annuity, Endowment, Tax-free Investment and other insurance business

The Ombudsman for Long-term Insurance can be approached for living annuity, endowment and tax-free investment related complaints. The Ombudsman is legally empowered to investigate and adjudicate complaints in a procedurally fair, economical and expeditious manner.

Contact details for the Ombudsman for Long-term Insurance:

Physical address
 3rd Floor
 Sanclare Building
 21 Dreyer Street
 Claremont
 Cape Town
 7700

Postal address
 Private Bag X45
 Claremont,
 Cape Town
 7735

Client contact division
 Tel: +27 21 657 5000 / 0860 103 236
 Fax: +27 21 674 0951
 Email: info@ombud.co.za
www.ombud.co.za

3.3 Complaints relating to Allan Gray’s Retirement Annuity, Umbrella, Pension Preservation and Provident Preservation funds (‘Retirement funds’)

The Pension Funds Adjudicator can be approached for complaints in respect of the retirement funds. The role of the Pension Funds Adjudicator is to ensure that the rights of members are protected, and to mediate in a dispute if required.

Contact details for the Pension Funds Adjudicator:

Physical address
 4th Floor
 Riverwalk Office Park, Block A
 41 Matroosberg Road
 Ashlea Gardens
 Pretoria
 0181

Client contact division
 Tel: +27 12 748 4000 / +27 12 346 1738
 Fax: 086 693 7472
 Email: enquiries@pfa.org.za
www.pfa.org.za