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FORD MOTOR COMPANY OF SOUTHERN AFRICA MANUFACTURING (PTY) LTD

FSP Number : 48173

FORD PROTECT COMPLAINTS AND TCF POLICY

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1. INTRODUCTION

The Financial Advisory & Intermediary Services Act No. 37 of 2002 (the “FAIS Act”) deals with complaints in some length. The Financial Sector Conduct Authority (FSCA) has adopted a Treating Customers Fairly (TCF) framework as the basis for its supervision of the conduct of business of regulated Financial Service Provider’s (“FSP’s”). The TCF framework will also be a key component of the future market conduct regulatory authority’s mandate to promote fair treatment of customers. Effective management of customer complaints by FSP is a vital component of financial consumer protection.

2. DEFINITIONS

2.1 FORD PROTECT SA FSP 48173

Ford Protect means Ford Protect SA FSP 48173, Guardrisk Insurance Company Limited as the Insurer as well as partners consisting of Binder Holders and/or Intermediaries

2.2 COMPLAINT

An expression of dissatisfaction by a complainant, relating to a product or service provided or offered by Ford Protect or Intermediary of Ford Protect, or to an agreement with Ford Protect in respect of its products or services and indicating that –

- a) Ford Protect or its service provider has contravened or failed to comply with an agreement, a law, a rule, or a code of conduct which is binding on Ford Protect or to which it subscribes;
- b) Ford Protect or its service provider’s maladministration or willful or negligent action or failure to act, has caused the complainant harm, prejudice, distress, or substantial inconvenience; or
- c) Ford Protect or its service provider has treated the complainant unfairly and regardless of whether such an expression of dissatisfaction is submitted together *with or in relation to a customer query*.

2.3 COMPLAINANT

A person who has submitted a specific complaint to Ford Protect or, to the knowledge of Ford Protect, to the Ford Protects complaints officer and who –

- a) is a customer or prospective customer of Ford Protect and has a direct interest in the agreement, product, or service to which the complaint relates; or
- b) has submitted the complaint on behalf of a person mentioned in (a), provided that a prospective customer will only be regarded as a complainant to the extent that the complaint relates to the prospective customer’s dissatisfaction in relation to the application, approach, solicitation or advertising or marketing material contemplated in the definition of “prospective customer”.

2.4 REJECTED

In relation to a complaint means that the complaint has not been upheld and Ford Protect regards the complaint as finalized after advising the complainant that it does not intend to take any further action to resolve the complaint. This can arise either where Ford Protect rejects a complaint without offering to take steps to resolve it because Ford Protect regards



the complaint as unjustified or invalid, or where the customer or prospective customer does not accept or respond to Ford Protects proposals to resolve the complaint and Ford Protect then advises the complainant that it does not intend to take any further action to attempt to resolve the complaint.

2.5 COMPENSATION PAYMENT

Means a payment, other than a goodwill payment, by Ford Protect to a complainant to compensate the complainant for a proven or estimated financial loss incurred as a result of the Ford Protects or it's Intermediary's contravention, non-compliance, action, failure to act, or unfair treatment forming the basis of the complaint, where Ford Protect and the Intermediary jointly accepts liability for having caused the loss concerned.

"Compensation payment" excludes -

- (a) payment of amounts contractually due to the complainant in terms of the financial product or service concerned, or
- (b) refunds of amounts paid by or on behalf of the complainant to Ford Protect and/or the Intermediary, where such payments were not contractually due but includes interest on late payment of amounts or refunds referred to in (a) or (b).

2.5CUSTOMER

"Customer" of Ford Protect means any user, former user or beneficiary of one or more of the financial products or services, and their successors in title.

2.6CUSTOMER QUERY

Means a **request** to Ford Protect by or on behalf of a customer or prospective customer, **for information** regarding Ford Protects products, services or related processes, or to carry out a transaction or action in relation to any such product or service.

2.7GOODWILL PAYMENT

Means a payment by Ford Protect to a complainant as an expression of goodwill aimed at resolving a complaint, but where Ford Protect does not accept liability for any financial loss to the customer as a result of the matter complained about.

2.8PROSPECTIVE CUSTOMER

"Prospective customer" of Ford Protect means a person who has applied to or otherwise approached Ford Protect in relation to becoming a customer, or a person who has been solicited by Ford Protect via the services of Blake and Associates to become a customer or has received marketing or advertising material in relation to Ford Protects products or services.

2.9REPORTABLE COMPLAINT

"Reportable complaint" means any complaint other than a complaint that has been:



- (a) upheld immediately by the person who initially received the complaint;
- (b) upheld within Ford Protects ordinary processes for handling customer queries in relation to the type of agreement, product or service complained about, provided that such process does not take more than five business days to complete from the date the complaint is received; or
- (c) submitted to or brought to the attention of Ford Protect in such a manner that the financial institution does not have a reasonable opportunity to record such details of the complaint as may be prescribed in relation to reportable complaints

2.10 SERVICE PROVIDER

Means another person with whom Ford Protect to whose products or services the complaint relates has an arrangement in relation to the marketing, distribution, administration or provision of such products or services, regardless of whether or not such other person is the agent or Intermediary of Ford Protect.

2.11 UPHELD

“**Upheld**” in relation to a complaint means that the complaint has been finalized in such a manner that the complainant has explicitly accepted that the matter is fully resolved or that it is reasonable for Ford Protect to assume that the complainant has so accepted. A complaint should only be regarded as upheld once any and all undertakings made by Ford Protect to resolve the complaint have been met.

3. COMPLAINTS MANAGEMENT POLICY

In recognition of our obligations under the FAIS Act, the Consumer Protection Act No 68 of 2008 and the Treating Customers Fairly Outcomes, Ford Protect is committed to the following in respect of dealing with complaints:

- 3.1. To ensure the adequate protection of policyholders and or customers.
- 3.2. To ensure the sound and prudent management of complaints.
- 3.3. To ensure that we have an effective internal control system in place to monitor the fair treatment of the complainant in rejections and complaints handling.
- 3.4. To ensure the complainant is treated fairly in the assessment of rejections and complaints.
- 3.5. To ensure that complaints are investigated fairly and that possible conflicts of interest are identified and mitigated.
- 3.6. To ensure that all complaints are recorded in a Complaints Register.
- 3.7. To ensure that all rejections are recorded in a Rejection Register or a similar register.
- 3.8. To ensure that Ford Protects partners provide information on complaints, rejections and complaint-handling, which data will at the very least cover:
 - a) The number of complaints received / rejections authorized;
 - b) The reasons for the complaint / rejection;



- c) Whether the complaint was resolved or escalated;
 - d) The outcome of the complaint.
- 3.9. To ensure that the complaints and rejection data is analyzed in order to identify and address any recurring or systemic problems and potential and operational risks, by:
- a) Analyzing the causes of individual complaints so as to identify root causes common to the different types of complaints;
 - b) Considering whether such root causes may also affect other processes or products, including those not directly complained of; and
 - c) Correcting, where reasonable to do so, such root causes.
- 3.10. To resolve the complainant's complaint in a timely and fair manner.
- 3.11. To resolve the complaint in a manner that is objectively reasonable towards the complainant, the business and its personnel.
- 3.12. To avoid conflicts of interest between the complainant and the company, its employees and its representatives.
- 3.13. To ensure that the complainant knows the complaints policy and procedure that is followed.
- 3.14. To provide an outcome in writing.
- 3.15. To be transparent at all times and to keep the complainant informed of resolution procedures.
- 3.16. To ensure the complainant has access to the complaint's procedure (website or on request in the form requested).
- 3.17. To promptly investigate and respond to complaints.
- 3.18. If the complaint is not resolved the complainant must be advised of further steps available (i.e.FAIS Ombud).

4. COMPLAINTS SUPPORT

In order to achieve the abovementioned objectives Ford Protect will at all times ensure that the following is in place:

- Develop a Complaints Management Process (CMP), meeting prescribed standards.
- Ensure that we meet the standards for complaints record keeping.
- Ensure that we meet the standards for complaints monitoring and analysis.
- Ensure that we have levels of escalation in place

Ford Protect will provide a Complaints Register for record of complaints.

The register will contain the following fields:

RECEIVED	The date on which the letter was received. The receipt period starts its calculations here
DATE CAPTURED	The date of the day on which the complaint is captured.
RECEIVED FROM	The name and designation of the person that submitted the complaint must be entered here. It may be a complainant or a complainant's representative.



REFERENCE NUMBER	This field contains the complainants' reference number linked to an internal system.
COMPLAINANT DETAILS	Enter the name, surname and ID number of the complainant making the complaint.
DESCRIPTION OF COMPLAINT	Short summary of the complaint
CAPTURED BY	The name of the person who captured the complaint.
RESPONSIBLE COMPLAINTS OFFICER	Who will deal with the complaint and ensure that it is resolved?
ACTIVITY	Log all developments and movements.
OUTCOME	Summary of what decisions was taken and outcome of complaint.
DATE OF FINAL COMMUNICATION TO COMPLAINANT	Date of letter to the complainant.
CLAIMS MANAGER FINAL SIGN OFF	Designated complaints officer to sign off a complaint as finalized.
LEARNINGS	This is a field where any possible lessons learned from the handling of this complaint can be entered. Complaints Registers maintained by Ford Protect, must be sent to Guardrisk on a monthly basis, highlighting the progress on the complaint: 1. Was the complaint resolved or not? 2. If not resolved, has it been escalated to the Claims Specialist at Guardrisk for intervention?

INTERNAL COMPLAINTS MANAGEMENT PROCESS

In line with achieving the Treating Customers Fairly Outcomes, the following underpins our complaints procedure:

COMPLAINTS HANDLING PROCESS FLOW



Complaints Handling Workflow

Complainant lodges a complaint – if resolved immediately, regard as an enquiry. If not resolved satisfactorily, advise complainant to submit complaint in writing as per complaints policy on website. All complaint mailboxes to be checked daily by responsible person/s

Acknowledge receipt of complaint in writing to the complainant within hours of receipt of complaint

Complaint to be assessed and assigned to correct department/company/dealership – see complaints allocation diagram

Complaint to be recorded on complaints register with date and details of complaint and division and responsible person dealing with such complaint – immediately

Complaints to be investigated and assessed within 7 working days

Inform complainant of final resolution in writing within 14 working days of receipt of complaint

If complaint is not resolved to the client's satisfaction, provide client details of the relevant OMBUD for further adjudication

Responsible person to record date of complaint finalization and outcome, on applicable complaints register

7. OMBUDSMAN COMPLAINTS

We deal with ombudsman complaints as follows:

7.1 FAIS Ombudsman

The FAIS Ombud role is to resolve disputes between financial services providers and their clients in a procedurally fair, informal, economical and expeditious manner. The FAIS Ombud jurisdiction is limited to violations which occurred on or after 1 July 2024 and to claims not exceeding R3 500 000.00.

The complaint will be considered if it is alleged that the provider or representative:

- a) has contravened or failed to comply with a provision of the FAIS Act and that as a result thereof the complainant has suffered or is likely to suffer financial prejudice or damage;
- b) has willfully or negligently rendered a financial service to the complainant and has caused prejudice or damage to the complainant or which is likely to result in such prejudice or damage; or
- c) has treated the complainant unfairly

7.2 Our internal Process –Ombudsman



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- I. Log the date and contents of the Ombudsman complaint in the Ombudsman Complaints Register.
- II. Acknowledge receipt of the complaint in writing within 24 hours of receipt.
- III. Forward the complaint together with all supporting documentation to the non-mandated intermediary (NMI) or underwriting manager (UMA) for reply, feedback and comment to each and every allegation and statement.
- IV. Follow-up with NMI or UMA on a daily basis and inform NMI or UMA of the 50% rebate on the Ombudsman fees should the complaint be resolved within 14 days in favor of the complainant.
- V. Formalize a reply and respond to the Ombudsman as per the requirements of the relevant Ombudsman Scheme.
- VI. Discuss the matter and our response with our Compliance Officer (*FAIS Ombudsman matters only*)
- VII. Our formal response is to be drafted in conjunction with our Compliance Officer (*FAIS Ombudsman matters only*)
- VIII. Cooperate with the procedure implemented by the Ombudsman to investigate and resolve the complaint (mediation, conciliation, arbitration with or without legal representation).
- IX. Consider Ombudsman recommendation, if any, in an attempt to resolve the complaint.
- X. All interested parties to consider ground, reasons, merits, and financial implications (business decision) in determining whether or not to accept the Ombudsman recommendation.
- XI. If the recommendation is not accepted by the Insurer or complainant, the Ombudsman will make a determination (dismiss the complaint or uphold the complaint).
- XII. The Insurer / NMI / UMA will comply with the Ombudsman determination which is regarded as a civil judgment.
- XIII. Update the Ombudsman Complaints Register with the final outcome.

7.3 National Financial Ombud Scheme (For claims/service-related matters)

Physical address: Claremont Central Building, 6th Floor, 6 Vineyard Road, Claremont, 7708 (or) **Physical address:** 110 Oxford Road, Houghton Estate, Johannesburg, Gauteng, 2198

Telephone: 0860 800 900

Email address: info@nfosa.co.za

Website: www.nfosa.co.za

8. COMPLAINTS RELATING TO SERVICE PROVIDERS

These complaints relate to matters escalated by a customer where he/she expresses dissatisfaction with the service, he has received from a service provider of Ford Protect.

It is important that Ford Protect has a signed agreement in place, which service level should regulate the relationship between Ford Protect and the service provider.



The TCF outcome which provides an overview, and which should link to these types of complaints is TCF outcome 5(b). Complaints falling into this category should be recorded and must follow the complaints handling process as set out in this document.

9. Complaints Analysis

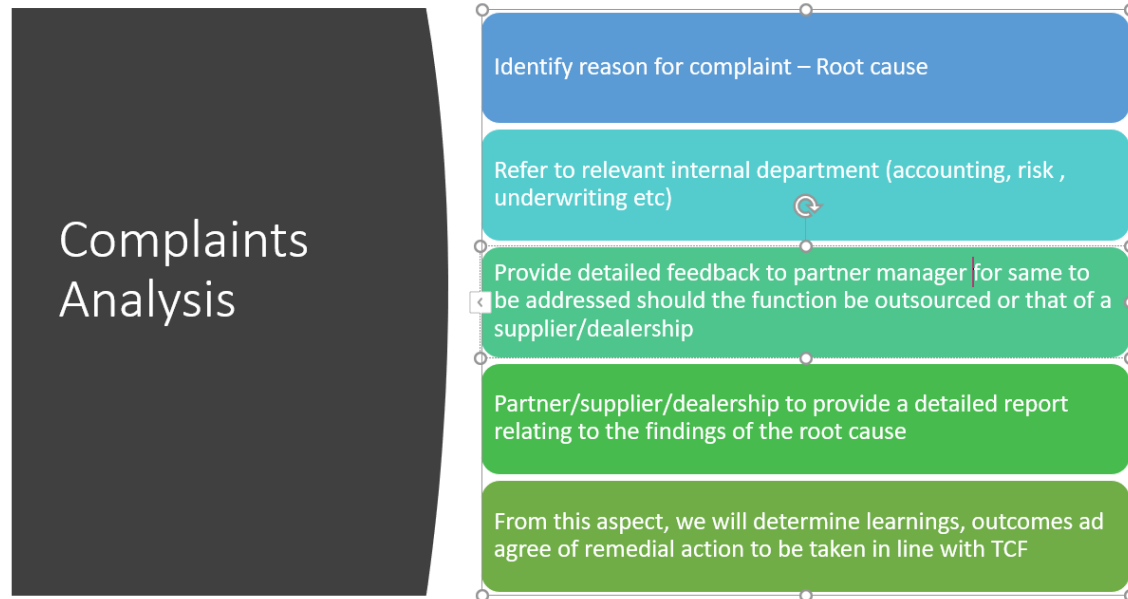
Effective monitoring and analysis of complaints is a key tool for Ford Protect to use to identify, manage and mitigate emerging TCF related and other market conduct risks within our operations, to identify opportunities for improving TCF outcomes for our customers, and to prevent recurrences of poor outcomes and errors.

In order for Ford Protect to use complaints information to manage conduct risks and effect improved outcomes and processes as pro-actively as possible, complaints information should be scrutinized and analyzed on an ongoing basis. Depending on the volume and nature of complaints received, a combination of qualitative and quantitative analysis should be undertaken. Qualitative analysis can for example include reviewing particular complaints as case studies and using them for staff training purposes or as motivations for process or product improvements. Quantitative data can be used to identify positive or negative trends and take these into account to confirm the success of initiatives or mitigate emerging risks, as the case may be.

Complaints analysis should be used to –

- Identify root causes common to categories of complaints and instances where such root causes are likely to affect other customers, products or processes.
- Identify failings in control systems.
- Detect poor staff or service provider performance, lack of skills or misconduct. Track the success of the company's TCF delivery, or risks to TCF delivery.
- Demonstrate the benefits of effective complaints management by using lessons from complaints analysis to effect meaningful improvements for customers and the business.

10. COMPLAINTS ANALYSIS WORKFLOW



TCF aligned complaints categories

The six TCF Outcomes constitute a set of principles against which the conduct of business of FSP's in relation to their customers, as well as the effectiveness and suitability of the regulatory and supervisory approach of the FSCA (as market conduct regulator), will be tested.

Against this background, it makes sense for both FSP's and the regulator to be able to use complaints information to measure the industry's progress in delivering the TCF Outcomes, and to identify and mitigate risks to the delivery of those Outcomes. To achieve this, the FSCA proposes that financial institutions be required to manage and categorize complaints in line with the TCF Outcomes.

The six TCF Outcomes comprising the TCF framework are:

Outcome 1: Customers can be confident they are dealing with FSP's where TCF is central to the corporate culture

Outcome 2: Products and services marketed and sold in the retail market are designed to meet the needs of identified customer groups and are targeted accordingly

Outcome 3: Customers are provided with clear information and kept appropriately informed before, during and after point of sale

Outcome 4: Where advice is given, it is suitable and takes account of customer circumstances

Outcome 5: Products perform as FSP's have led customers to expect, and service is of an acceptable standard and as they have been led to expect

Outcome 6: Customers do not face unreasonable post-sale barriers imposed by FSP's to change product, switch providers, submit a claim or make a complaint.



The 9 TCF aligned complaints categorization entail the following:

- a. Outcome 2: Complaints relating to the design of a product or service
- b. Outcome 3: Complaints relating to information provided
- c. Outcome 4: Complaints relating to advice
- d. Outcome 5(a): Complaints relating to product performance
- e. Outcome 5(b): Complaints relating to customer service
- f. Outcome 6(a): Complaints relating to product accessibility, changes or switches
- g. Outcome 6(b): Complaints relating to complaints handling
- h. Outcome 6(c): Complaints relating to insurance risk claims
- i. Other complaints

11. DUTIES OF MANAGEMENT

- a. Management must all times control and supervise the resolution process.
- b. Management to audit the complaints register on a monthly basis.
- c. Update the complaints register on an ongoing basis. Ensure that processes are updated and that events leading to specific types of complaints are avoided in future.
- d. If redress is made and an employee or representative was at fault, decide on the possible restitution of the loss to the company by such person.
- e. Decide on possible disciplinary action against employees or representatives that committed acts of misconduct or negligence.

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