
COMPLAINT MANAGEMENT POLICY

1. Introduction

JM Afrika Group PTY (Ltd) is a registered credit provider. It is largely committed to effective and efficient corporate governance and maintaining apex standard of professionalism and integrity when dealing with our clients. In other words, we commit to treating our clients fairly and with satisfaction they deserve when accessing our services. Unfortunately, in the process of rendering these services, it may occur that our client is dissatisfied with the level and standard of services in which a complaint may be lodged in order to resolve this undesirable circumstance.

This policy aims to ensure that we handle all our client's complaints fairly, efficiently and effectively by:

- Responding timeously to issues raised by our clients in a least economical way
- Ensuring that we resolve the complaint within 5 days
- Ensuring that constant communication is given to a client during the process of their matter
- Boosting confidence in our services and administrative process

2. Scope

This policy is applicable to all staff members dealing with complaints from our clients made to and/or about us, our services, products, staff members and complaint processes. It is important to note that there is a separate policy that deals with internal staff grievances.

3. Definitions

3.1. “Complaint” is an expression of dissatisfaction or displeasure, often about our services and product considered wrong or unfair. A complaint is supposed to be formal way of expressing a grievance or an issue. According to this policy, a complaint is a dissatisfaction that alleges that the provider or representative:

- Has failed to comply with the provision of an agreement, law or code of conduct
- Has negligently rendered a service to a complainant which has caused prejudice.
- Has treated the complainant unfairly during the process of rendering services

3.2. “Complainant”: is a person who lodges a complaint in a formal manner or proceeding

3.3. “Grievance”: an official statement of a complaint over a service or product believed to be wrong or unfair to a client.

3.4. “Affected official”: is a person who a complaint is lodged against. This is an official from JM Afrika Group PTY (Ltd)

4. The process of lodging a complaint

To lodge a formal complaint, it should be in writing and it must include detailed information about the issue. The following information should also accompany the complaint:

Content

- **Complainant's Information:** Name, address, and contact details.
- **Party Complained About:** Name of the individual or product or service the complainant is against.
- **Description of Conduct:** A clear and concise explanation of the issue in dispute.
- **Timeline:** Date(s) of the incident(s) and whether the conduct is ongoing.

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- **Detailed Submission:** A comprehensive explanation of the complaint, including details of how it arose, the parties involved, and relevant information.
 - **Contact Information:** Complainant's contact details, email and phone number

4. A breakdown of how a complaint will be dealt with

4.1. Acknowledge the complaint

- Immediately acknowledge the complaint and listen actively to the customer to understand their concerns. A complaint gets to be registered in our complaint registered same day it is lodged and an acknowledgment receipt is given to a client.
- Thank the client for bringing the matter to your attention

4.2. Gather Information and Investigate

- Record details of the complaint, including the nature of the issue, the customer's contact information, and any supporting documentation
- The affected official should try to resolve the complaint with the client. If this process fails, a supervisor should be requested to intervene.

4.3. Offer Solutions and Act promptly

- The supervisor will mediate and discuss possible resolutions with the client, considering their needs and expectations,
- The supervisor should offer a clear and fair resolution, and act promptly to address the issue.
- If a supervisor fails to resolve the issue then the complaint will be directed to the managing director of the JM Afrika Group for intervention.

4.4. Follow Up and Ensure Satisfaction:

- The supervisor should follow up with the client to ensure they are satisfied with the resolution.

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- Either the supervisor or the affected official should apologize sincerely if the complaint was due to a mistake on the company's side.
 - The affected official should ensure that the customer knows you are actively working to resolve the issue.

4.5. Internal Processes and Training:

- Train staff on how to handle complaints effectively.
- A supervisor should analyze all complaints to identify trends and systemic issues.

5. Contact details

A complaint can be lodged to us by;

Email: Admin@jmafrikagroup.co.za

Cell: 076 852 3343