COMPLAINTS MANAGEMENT FRAMEWORK

Gospel Gear CC t/a First Consult SA | Authorised Financial Services Provider | FSP 44958

Effective date: 17 September 2026

Purpose

This framework sets out how Gospel Gear CC t/a First Consult SA receives, records, investigates, responds to and learns from complaints relating to financial services. It is intended to support fair client outcomes, timely resolution, proper record keeping and regulatory compliance.

What is a complaint?

A complaint is an expression of dissatisfaction by a person to or about the FSP, a product, service, representative or related process where the complainant alleges that the FSP or its representative has contravened or failed to comply with an agreement, law, rule, code of conduct or has caused or may cause financial prejudice, material distress or substantial inconvenience.

How to lodge a complaint

- **Submit the complaint in writing by email to complaints@firstconsult.co.za, or deliver it to 9 Troon Terrace, 22 Muswell Estate, Chase Valley, Pietermaritzburg, 3201.**
- Include the complainant's full name and contact details, the relevant policy/investment/reference number where available, a clear description of what happened, the outcome sought, and copies of relevant supporting documents.
- Mark the communication clearly as COMPLAINT.

Our process

- Record and classify the complaint when received.
- Acknowledge receipt and identify any further information reasonably required.
- Assign the matter for investigation by a person with sufficient authority and appropriate independence from the conduct complained of, where practicable.
- Investigate objectively using the client file, advice records, correspondence, provider records and other relevant evidence.
- Keep the complainant appropriately informed of material progress.
- Provide a written outcome with reasons and, where appropriate, details of remedial action or redress.
- Keep complaint records and use complaint trends to identify recurring risks, service failures or training needs.

Fair treatment principles

Complaints will be handled in a manner that is transparent, objective, timely and proportionate. No complainant will be disadvantaged merely because a complaint has been lodged. Relevant confidentiality and privacy obligations will be respected.

Escalation

If the complainant is dissatisfied with the final response, the response should identify the appropriate external escalation route having regard to the nature of the complaint. This may include the Office of the Ombud for Financial Services Providers, another applicable ombud, the FSCA for regulatory conduct matters, or the Information Regulator for POPIA/PAIA matters.

FSCA

The FSCA is the market conduct regulator. It deals with regulatory conduct matters but does not determine every contractual or claim dispute. Current complaint and enquiry channels should be obtained from the FSCA's official website.

Records and monitoring

The FSP will maintain appropriate complaint records, including the nature of complaints, outcomes, redress where applicable and relevant root-cause information. Management should periodically review complaints to identify systemic issues and corrective actions.

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