



Summary Complaints Procedures

April 2019

1. Introduction

Willis Towers Watson is committed to upholding high standards of integrity in our industry and delivering exceptional service to our clients. However, we recognise that on occasion we may fall short of your expectations and when that happens we will respond to your concerns.

If you are unhappy with our service and are thinking about complaining, this leaflet sets out how you can make a complaint. If you have already complained to Willis Towers Watson, it explains the process we will follow and what you can expect to happen next.

2. How to complain

If you wish to complain about Willis Towers Watson you may do so in writing via email to our Complaints Officer, over the phone or during a face-to-face meeting. You may raise your concerns directly with your normal point of contact or the person handling a specific issue for you (such as a claim) or, if you prefer, you may raise it directly with our Compliance Officer (see contact details below).

3. Our Process

If your complaint is straightforward, we will endeavour to deal with it immediately and informally by phone or email. Otherwise, we will:

- Allocate your complaint to one of our Complaints Handlers;
- Acknowledge the complaint in writing within two working days and advise you who is responsible for investigating the complaint;
- Resolve your complaint as soon as possible – but if we cannot do so within three weeks we will send you an update on our progress and an indication of when we expect to send you our final response;
- Investigate your complaint and send you a final written response within six weeks, setting out our decision and the reasons behind it.
- Advise you of your right to refer the complaint to the FAIS Ombud, should we fail to resolve your complaint satisfactorily within six weeks from the date we acknowledged receipt of your complaint.

4. What to do if you are unhappy with our response

If you feel we have not dealt with your complaint properly, or you are dissatisfied with our final response, you can ask for the decision to be reviewed by our Compliance Officer or, by the Office of the Ombud for Financial Services Providers.

5. Contact details

Complaints Officer

Ryck Genis

Telephone: 021-681-3700

Email: Ryck.Genis@WillisTowersWatson.com

Internal Compliance Officer

Johnathan Hampshire

Telephone: 011-082-8737

Email: Johnathan.Hampshire@WillisTowersWatson.com

Office of the FAIS Ombud

Kasteel Park Office Park,

Orange Building,

2nd Floor,

c/o Nossob & Jochemus Street,

Erasmuskloof,

Pretoria, 0048

Website: <http://www.faisombud.co.za>

6. Before lodging a complaint with the FAIS Ombud:

- Try to resolve the complaint with the responding party. The FAIS Ombud recommends that you do this in writing and keep proof that you had done so.
- The FAIS Ombud has a monetary jurisdictional limit of R800 000. This means, they may not entertain a case where the amount claimed is more than R800 000 unless two events take place:
- You as the complainant abandon the amount in excess of R800 000 to bring your claim within the jurisdictional limits of the FAIS Ombud and the person against whom the complaint is lodged agrees that the FAIS Ombud entertains the complaint.
- The FAIS Ombud will not investigate a complaint where, before the date of receipt of the complaint by the FAIS Ombud, or during an investigation by the FAIS Ombud, the complainant institutes proceedings in a court regarding the subject matter of the complaint.

About Willis Towers Watson

Willis Towers Watson (NASDAQ: WLTW) is a leading global advisory, broking and solutions company that helps clients around the world turn risk into a path for growth. With roots dating to 1828, Willis Towers Watson has 45,000 employees serving more than 140 countries and markets. We design and deliver solutions that manage risk, optimize benefits, cultivate talent, and expand the power of capital to protect and strengthen institutions and individuals. Our unique perspective allows us to see the critical intersections between talent, assets and ideas – the dynamic formula that drives business performance. Together, we unlock potential. Learn more at willistowerswatson.com.

Willis South Africa (Pty) Limited is an authorised Financial Services Provider : FSP267
Registration Number 1997/020469/07
Illovo Edge, 1 Harries Rd, Illovo
Johannesburg, 2196
P O Box 55509, Northlands, 2116
South Africa

Copyright © 2019 Willis Towers Watson. All rights reserved.

willistowerswatson.com