



Complaints Process

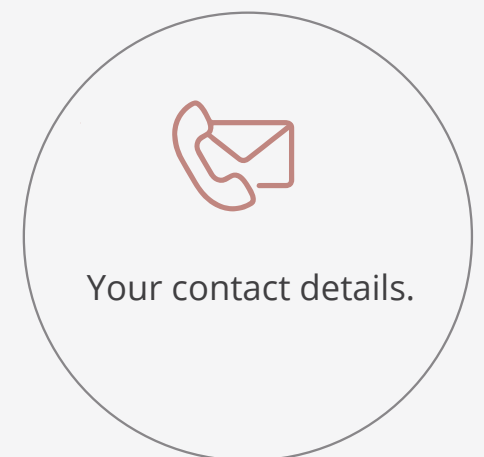
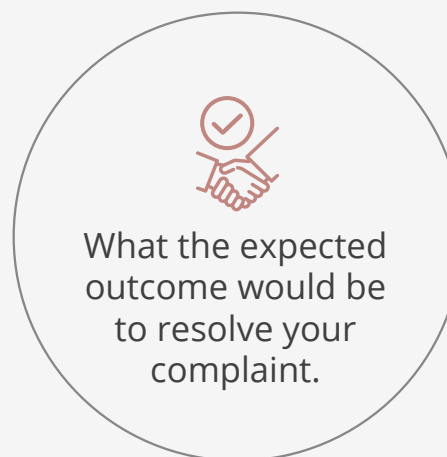
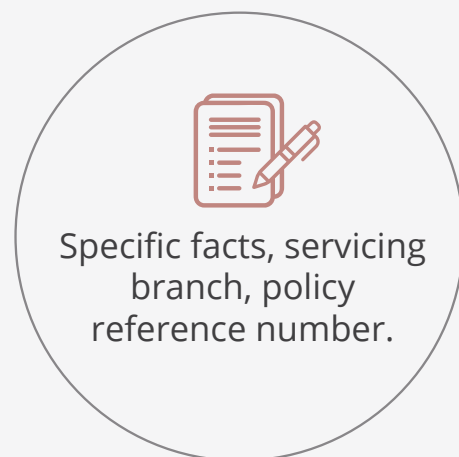
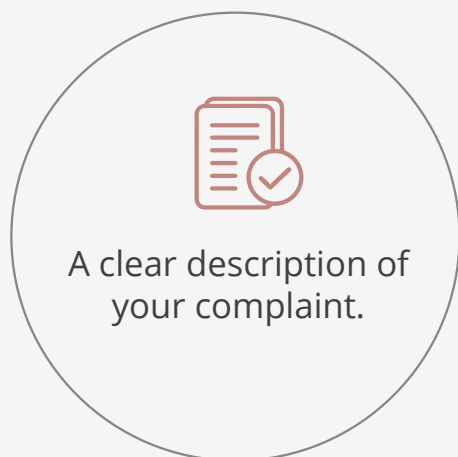
The Garrun Group comprises various operational departments, branches, and licensed financial services providers, also known as "FSPs." We strive to provide excellent service and hope that you never have any reason to express dissatisfaction. However, if you are unhappy with our services, please do not hesitate to inform us.

How to complain

To address your concerns, we suggest reaching out to your nearest Garrun Group Branch or Servicing Department to try and resolve the issue through direct communication with them.

If this solution does not yield the desired results, kindly send an email to complaints@garrun-group.co.za

Please include as much detail as possible in your correspondence, such as:



After registering your complaint with us, we will make every effort to resolve it promptly. If your issue is complicated, we may request additional information or supporting documents from you.

We will provide you with an estimated timeline for resolution and keep you informed of any progress made.

If you are still dissatisfied, you have the option to reach out to these independent dispute resolution institutions:



Claims or product-related disputes

The Ombudsman for Short-term Insurance (OSTI)

- Tel: 011 726 8900
- Email: info@osti.co.za
- www.osti.co.za



Advice related complaints

The FAIS Ombud (Financial Advisory and Intermediary Services Act)

- Tel: 012 762 5000
- Email: info@faisombud.co.za
- www.faisombud.co.za

It's important to know that you have the option to approach the OSTI or FAIS Ombud directly without any obligation to come to us first.