

## 1. INTRODUCTION

Congratulations on your Foschini Group Legal Protection Plan membership! Now you can gain a better understanding of and appreciation for your legal rights and rely on LIPCO to assist you in enforcing these rights.

This membership guide contains the terms and conditions of your membership. Should you have any difficulty in understanding any of the sections, please phone **0861 534 367**.

## 2. IMPORTANT DEFINITIONS

For the purpose of this membership guide the following definitions shall apply:

### 2.1. MEMBER:

Membership shall be comprised of yourself, the Foschini Group Account Holder who signed up for these benefits as well as your legal/traditional spouse (limited to one spouse only) PLUS your 4 eldest dependent children (i.e. unmarried and unemployed) under the age of 21 (twenty-one) years, who are permanently resident and domiciled within the borders of South Africa and who are not fugitives from justice.

***KINDLY NOTE:*** *You, the Foschini Group Account holder will be regarded as the main member and your spouse and children as dependants.*

- *Any reference to 'dependant' shall mean 'financially dependent.'*
- *The main member has the responsibility to provide LIPCO with the identity numbers/birth certificates of all dependants on request.*
- *A dependent child will be disqualified for assistance under the main member's membership when he/she commences employment, unless such dependent child remains a fulltime student and is only employed on a part-time basis. Once disqualified as a dependent, the child will never again be regarded as a dependent under this membership, even if he/she becomes unemployed at a later stage.*

- *Stepchildren will only be assisted as dependents in terms of this membership if they are entirely dependent on the main member, permanently stay with him/her under the same roof and no maintenance is received from the natural non-custodian parent in regards to them.*
- *Should the main member get married after his/her commencement date, his/her new spouse's (including new dependents') commencement date will be the date of marriage and will not be backdated to the main member's commencement date.*

## **2.2. FOSCHINI:**

This membership is brought to you by *Foschini Retail Group (Pty) Ltd (1988/007302/07)*, who is also the administrator of the Legal Insurance Benefit mentioned herein. The *Foschini Retail Group (Pty) Ltd (1988/007302/07)* is an authorised financial services provider.

## **2.3. LIPCO:**

*LIPCO Group (Pty) Ltd (2001/014508/07)* is an authorised financial service provider with FSP number 7508, contracted by the Foschini Group to manage and coordinate all legal and mediation services referred to in this membership guide. LIPCO is also a legal service provider who manage all services rendered under the Legal Emergency, Basic, Mediation and Legal Insurance Benefits.

## **2.4. GUARDRISK:**

*Guardrisk Insurance Company Limited (1992/001639/06)* underwrites the Legal Insurance Benefits contained in this membership. *Guardrisk Insurance Company Limited (1992/001639/06)* is an authorised financial services provider.

## **2.5. COMMENCEMENT DATE:**

The commencement date of membership is the date of your acceptance of the Foschini Group Legal Protection plan. This date will change from time and be re-set under certain circumstances, e.g. when your account

falls into arrears in terms of 9.6 below. Further, when you get married, your spouse will have a different commencement date to you.

## **2.6. CAUSE OF ACTION:**

For purposes of this document, the origin of the cause of action shall be regarded as the initial event that led to the member requiring legal assistance. This will also include alleged events (e.g. alleged assault).

## **3. THE FOSCHINI GROUP LEGAL PROTECTION PLAN STRUCTURE**

### **3.1 LEGAL SERVICE BENEFITS**

#### **3.1.1 THE LEGAL EMERGENCY BENEFIT**

The Legal Emergency Benefit entitles the member to 24 hour telephonic legal advice on any legal emergency that requires immediate legal assistance (e.g. a bail application over a weekend). This benefit entitles the member to immediate advice by phoning the emergency numbers indicated on his/her membership card. These lines are however reserved for legal emergencies only and if, in LIPCO's discretion, the matter is not of an urgent nature and can be resolved during normal office hours, the member might be required to phone back later in order to be assisted under the Basic Benefit.

Services under the Legal Emergency Benefit will be rendered 24 hours a day from Mondays to Sundays (including all public holidays).

#### **3.1.2 THE BASIC BENEFIT:**

The Basic Benefit, as from the commencement date, entitles the member to telephonic legal and labour advice for the full term of membership on any private legal or labour matter, irrespective of whether the cause of action originated before or after becoming a member. Assistance under the Basic Benefit is limited to advice only and will not include correspondence or intervention by LIPCO where the origin of the cause of action was established prior to the commencement date of membership.

Services under the Basic Benefit will be rendered between 8h00 and 16h30 from Mondays to Fridays.

### **3.1.3 THE MEDIATION BENEFIT:**

The Mediation Benefit entitles a member to 2 (two) telephonic mediations per year on any matter mentioned in clause 7 hereof, where the cause of action arose after the commencement date of membership.

LIPCO does its utmost to solve any problem under the Mediation Benefit by way of opening files on behalf of the member, sending letters/faxes (limited to 3 (three) per file), making telephone calls (limited to 5 (five) per file) and sending emails (not limited). In other words, the member is NOT only telephonically advised, but LIPCO's mediators will take the necessary steps on behalf of the member to settle the matter telephonically with any third party (e.g. a bank, insurer, neighbour, employer, attorney, creditor, police officer etc.). Except for business related matters, there are no exclusions under this benefit, which means that LIPCO shall assist the member in his/her personal capacity with any legal or labour problem up to the point where litigation is inevitable, but subject to the limitations mentioned above.

Services under the Mediation Benefit will be rendered between 8h00 and 16h30 from Mondays to Fridays.

### **3.2 THE LEGAL INSURANCE BENEFIT:**

The Legal Insurance Benefit entitles the member to legal assistance in litigation matters for any criminal or civil action instituted against the member where the cause of action originated after expiry of a 3 (three) month waiting period (calculated from the commencement date). Subject to the limitations and exclusions mentioned in Clause 11 below, the member will only be covered for litigation in matters specified in clause 8 hereof.

## **4. EXTENT OF LIPCO'S SERVICES**

LIPCO undertakes, subject to the provisions hereof, to render legal advice,

mediation, litigation and assistance to the member in consideration of the monthly membership fees paid to Foschini.

## **5. HOW TO USE THESE BENEFITS**

### **STEP 1**

Should a member encounter a legal or labour problem during the course of membership, the matter must be reported to LIPCO as soon as the member becomes aware of it. If a matter is not reported to LIPCO within 30 (thirty) days of the member becoming aware of it, LIPCO will have the discretion to reject any assistance resulting from such incident.

Easy access to LIPCO is facilitated in that a member can phone the LIPCO contact centre on 0861 534 367

Kindly use the contact details as indicated on your membership card to report a new case and always have your Foschini Group account number available when interacting with LIPCO.

Neither LIPCO nor Foschini shall be responsible for any legal fees directly or indirectly incurred by the member.

LIPCO shall take the initial instruction from and discuss the problem with the member. If further information or documentation is required, the responsibility will be on the member to provide such information or documentation on LIPCO's request.

It is further expected from the member to contact LIPCO on a regular basis for feedback on his/her case. LIPCO will only contact the member if more information is required or if relevant feedback needs to be communicated to the member.

### **STEP 2**

If the matter is a general problem, LIPCO shall initially, subject to any limitations set by any Act of the Republic of South Africa or other instance

which are applicable to LIPCO, attempt to solve the problem under the Mediation Benefit, by means of telephonic communication, written correspondence, general mediation or whatever other steps are deemed necessary in the exclusive discretion of LIPCO and at no further costs to the member.

### **STEP 3**

In the event of the member's problem not being solved through the method mentioned above (i.e. under the Basic Benefit or the Mediation Benefit) and the member needs further representation, LIPCO will, subject to any limitation and/or exclusion mentioned in this document, arrange for a qualified legal practitioner to represent the member under the Legal Insurance Benefit. Should the member not qualify for the Legal Insurance Benefit, he/she will be given the option of being referred at own cost to one of LIPCO's panel attorneys at pre-arranged reduced rates.

## **6. WAITING PERIODS**

### **6.1. LEGAL EMERGENCY BENEFIT**

This benefit commences with effect from the commencement date with no waiting period applicable.

### **6.2. BASIC BENEFIT:**

This benefit commences with effect from the commencement date with no waiting period applicable.

### **6.3. MEDIATION BENEFIT:**

The Mediation Benefit will commence with effect from the commencement date with no waiting period applicable, but LIPCO will only enter into mediation and render assistance under this benefit if the cause of action arose after the commencement date.

## **6.4 LEGAL INSURANCE BENEFIT:**

The Legal Insurance Benefit commences after expiry of a 3 (three) month waiting period, calculated from the commencement date, subject thereto that the provisions of this document do not limit or exclude cover.

## **7. MATTERS INCLUDED UNDER THE MEDIATION BENEFIT**

Subject to the terms and conditions of this document, the following matters shall be included under the Mediation Benefit:

- 7.1.** Assistance with written representations and settlement negotiations in both criminal as well as labour matters. This includes telephonic mediation and negotiation with the relevant authorities (e.g. an investigating officer to release the member on bail/warning when arrested);
- 7.2.** Mediation in civil matters where the member wants to institute a claim or defend an action against him/her (based on contract or delict);
- 7.3.** Mediation in family related matters, e.g. maintenance and divorce settlements;
- 7.4.** Drafting of the following agreements for the member in his/her personal capacity (i.e. not business related) will also be covered under the Mediation Benefit:
  - 7.4.1** Contracts of sale for movable as well as immovable property within the borders of the Republic of South Africa;
  - 7.4.2** Employment contracts for domestic workers;
  - 7.4.3** Settlement agreements relating to a mediation matter handled on behalf of the member;
  - 7.4.4** Acknowledgment of debt;
  - 7.4.5** Rental agreements;
  - 7.4.6** Standard wills (i.e. member to provide executor, establishment of a trust not required).

## **8. MATTERS INCLUDED UNDER THE LEGAL INSURANCE BENEFIT**

- 8.1** Representation in **civil actions** instituted against the member in any South African court;
- 8.2** Representation in **bail applications**;
- 8.3** Representation in **criminal matters** instituted against the member in any South African Court.

*KINDLY NOTE: Any matter not specifically mentioned in this clause shall not be covered under the Legal Insurance Benefit and all litigation matters mentioned here will still be subject to the provisions of Clause 11 below, as well as a full merits assessment. The maximum cover under the Legal Insurance Benefit is **R25 000** (twenty five thousand rand) per membership per year.*

## **9. GENERAL CONDITIONS APPLICABLE TO ALL BENEFITS**

- 9.1** The member may periodically be notified of endorsements to this document regarding the membership fees and the terms and conditions hereof. Payment of fees subsequent to such notification will constitute acceptance of such endorsement.
- 9.2** The due observance and fulfilment by the member of the terms and conditions contained herein or endorsed hereupon, insofar as they relate to any obligation or compliance of the member and the truth of the details and statements supplied, shall be conditions precedent to any advice and assistance rendered by LIPCO. The member may be expected to sign an indemnity form if so required and deemed necessary in the exclusive discretion of LIPCO, in terms of which the member will undertake to pay back any amounts already paid by Foschini on behalf of the member.
- 9.3** In the event of any matter likely to give rise to litigation, notification by the member shall be given to LIPCO as soon as he/she realises that the matter is a legal problem that might lead to litigation and the member shall assist any mediator of LIPCO with arrangements and all reasonable consultations that LIPCO requires from the member.

- 9.4** The member shall produce for inspection all books, statements, documents and/or records and give all information and explanations which are deemed reasonable and necessary by LIPCO, in order to assist the member under the Basic and/or Mediation Benefit and/or to determine the prospect of success of a litigation matter.
- 9.5** Either the member or Foschini may cancel membership, by giving 30 (thirty) days written notice at any time. Membership may also be cancelled by LIPCO with immediate effect if a member becomes abusive towards any of LIPCO's employees and/or managers by swearing at them, shouting at them or refusing to give his/her full cooperation to the mediator or legal practitioner attending to his/her matter.
- 9.6** Legal advice and assistance according to the benefit structure will be available to any member whose Foschini Group account is current and up to date and not in arrears.
- 9.7** If the member's account is in arrears, but not yet suspended, the member will only qualify for the emergency benefit and no other benefits.
- 9.8** If a member remains in arrears and does not meet the qualifying payment criteria for two months or more, their membership will be suspended until a qualifying payment is made and no benefits will be available to them while their membership is suspended. A "qualifying payment" means a payment of at least 40% (forty percent) of the Foschini Group Account instalment due for that particular month. Once the Foschini Group Account is up to date, the member shall be automatically reinstated. The member however, will only qualify for all the benefits if his/her account is fully up to date and no arrears are owing. If there are still arrears on the Foschini Group Account, only the emergency benefit will be available to the member until such time as the member's Foschini Group Account is fully up to date. The date that payment was made to bring the account up to date will become the new commencement date of membership. In effect this will mean that the member will once again be subject to the waiting period before commencement of the Legal Insurance Benefit.

Please note: The member may be charged interest where the Foschini Group credit facility payment plan attracts interest and such interest may be retained by

Foschini, and will be levied at the same rate applicable to the credit facility.

- 9.9** Any request for cover under the Legal Insurance Benefit shall be rejected if the member's Foschini account is in arrears at the time of such request or was in arrears when the cause of action arose and such claims will accordingly remain rejected for the duration of membership. The period of insurance is each period of 1 (one) month for which a membership fee was received. Membership is therefore renewed on a month-to-month basis upon receipt of the membership fee for that specific month.
- 9.10** Any concession of a litigation matter shall not create a precedent and no variation of this document shall be of any force or effect unless reduced to writing and approved by LIPCO.
- 9.11** Should it be possible for a member to claim damages through any form of insurance, the member would be obliged to claim such damages from such insurance or to firstly exhaust all remedies in terms of his/her insurance before claiming from LIPCO in terms of the Legal Insurance Benefit.
- 9.12** The fees of an expert witness, security for execution procedures, expert reports as well as any cost order awarded against the member, shall be for the member's own account.
- 9.13** Should a member approach LIPCO with a litigation matter, of which the facts are basically similar to a previous case reported by such member, LIPCO may, in its sole discretion, reject such claim in the following circumstances:
- If the reason for the case not being finalised the first time, was due to the member's own motivation or failure to act according to LIPCO's advice; and/or
  - LIPCO incurred expenses the first time in assisting the member with such matter. LIPCO does not pay legal fees duplicated by changing legal representatives or incurred because the member failed to cooperate with the legal representative handling the matter
- 9.14** Benefits contained herein are exclusively for the member in his/her private and personal capacity and cannot be used for the purpose of his/her business, prospective business/commercial transaction or otherwise.

- 9.15** Should a member upgrade his/her membership package to a superior package (when such a package is launched in future by Foschini) at any stage of his/her existing membership, the waiting periods for such superior product will be applicable to membership regarding any of the additional membership benefits. These additional benefits will not have any retrospective force (i.e. it may not be used to have litigation matters that were not covered before the commencement date of such superior membership, approved).
- 9.16** LIPCO shall not be liable for any advice given or representations handled by any of the legal practitioners contracted by LIPCO to render services under the Legal Insurance Benefit, as they are registered advocates/attorneys. By joining LIPCO the member indemnifies LIPCO against any claims resulting from advice given or acts performed by any of the legal practitioners contracted to advise or represent LIPCO members.
- 9.17** A member is not entitled to settle a litigation matter without LIPCO's approval, unless such settlement includes the right of recovery of legal expenses already paid in terms of membership up to the date of settlement. Any settlement amount will first be used to refund all litigation expenses already paid by LIPCO in terms of membership, before the balance is paid over to the member.
- 9.18** Cover under this membership shall automatically cease on the day that:
- 9.18.1** The member's Foschini Group Account is terminated or closed; or
- 9.18.2** Foschini ceases to participate in the membership; or
- 9.18.3** The policy is terminated in writing,  
whichever of the aforementioned events first occur.
- 9.19** Should a member's Foschini Group Account reflect a zero balance, the Foschini Legal Protection Plan fees will still be deducted

**10. MATTERS ARE ONLY COVERED UNDER THE LEGAL INSURANCE BENEFIT, PROVIDED THAT:**

- The origin of the cause of action arose after the relevant waiting period;

- The member's Foschini account is current and not in arrears;
- A successful merit assessment has taken place (i.e. prospect of success relevant);
- Representation is within the borders of South Africa;
- The matter is not specifically excluded under clause 11 hereof.

## **11. SPECIFIC EXCLUSIONS AND LIMITATIONS:**

The following matters will be excluded under the Legal Insurance Benefit. If no informal mediation/advice/assistance is possible, it will also be excluded under the Mediation Benefit:

- 11.1. Where representation is required outside the borders of the Republic of South Africa or where any party to a dispute resides or is domiciled outside the borders of the Republic of South Africa;
- 11.2. A litigation matter where the origin of the cause of action was established prior to the termination of the waiting period;
- 11.3. Where a reasonable prospect of success does not exist. All litigation claims are considered, bearing in mind the prospect of success. This means that if, in LIPCO's Merits Committee's discretion, a member provided insufficient information to convince the Merits Committee that he/she will win the case, the claim will be repudiated. Also refer to clause 9.4 of this policy where it is clearly stated that it remains the member's responsibility to provide LIPCO with all relevant information to determine the prospect of success. Obtaining the relevant information (e.g. statements, contracts, reports, contents of a docket etc.) remains the member's responsibility and the cost thereof shall not be covered by LIPCO. Should it, at any time, become apparent that the member provided LIPCO with false information/statements, LIPCO may, in its sole discretion, claim back any fees already paid and cancel membership with immediate effect. LIPCO may also require an indemnity document to be signed in cases where the merits of a specific case are in doubt;
- 11.4. A dispute between the member and LIPCO or between the member and Foschini, and/or any agent/employee/consultant instructed by LIPCO to act

on the member's behalf including a dispute as to the merits and/or the quantum of a claim;

- 11.5. Acts performed by the member in the course of the member's existing or prospective business or commercial transactions related to such business;
- 11.6. Any cession, assignment or delegation, the result and/or purpose of which is to bring any matter within the ambit of this document;
- 11.7. Political activities by the member in any government, local and/or tribunal authority;
- 11.8. Matters relating to negligence or acts performed by the member/dependants whilst under the influence of alcohol and/or any type of drug (i.e. drunk driving and driving while under the influence of alcohol or drugs, etc);
- 11.9. Acts performed by the member amounting to gross negligence and/or malice where the member intentionally disregarded the law, realising the possible consequences of his/her actions at the time of the incident. LIPCO will also not cover a member for a guilty plea under these circumstances, unless the member can provide a reasonable explanation for his/her actions that will convince LIPCO that he/she acted reasonably under the circumstances. If the member fails to provide such explanation which, in LIPCO's sole discretion, could eliminate the presumption of malice and intent, the matter may be excluded. This will also be the case where a member is continuously charged with the same or similar offence within a 12 (twelve) month period without providing a valid defence for his/her actions;
- 11.10. Civil commotion, labour disturbances, riots, public disorder, unlawful strikes, lock-out and civil disobedience;
- 11.11. War, invasion, acts of foreign enemies, hostilities or warlike operations, mutiny arising;
- 11.12. Matters that fall within the jurisdiction of any community court where members of the public appear without legal representation such as the Small Claims Court;

- 11.13 any matter, arising out of a family relationship or any affectionate relationship (e.g. divorce, custody, maintenance, adoption, domestic violence, motion applications or any claims amongst spouses, lovers, ex-spouses or ex-lovers);
- 11.14 Any self motivated or business related application or registrations (e.g. licenses, patents, copyright, etc.);
- 11.15 any formal application, whether of a civil, family, criminal or labour nature where such application arises from the member's own motivation (e.g. interdict, sequestration, rehabilitation, promotion, Rule 43 application in divorce proceedings etc.) and the main objective of such application is to put the member in a better financial and/or reputable position;
- 11.16 Winding up of estates and matters regarding the establishment of a trust;
- 11.17 A civil claim based on a mere oral agreement and the member can provide no written proof of the terms and conditions of such an agreement;
- 11.18 Any claims for non-pecuniary losses (e.g. malicious prosecution, wrongful arrest and defamation matters);
- 11.19 Constitutional Court representations;
- 11.20 Where it is possible for the member to claim damages through any other form of insurance;
- 11.21 Any tax related advice or assistance;
- 11.22 Where the member fails to report or notify LIPCO of any matter likely to give rise to litigation within 30 (thirty) days of the occurrence of such event (the onus of proof that such matter was indeed reported to LIPCO, is on the member);
- 11.23 The collection of debt on behalf of a member, where the first warrant of execution has been issued and was unsuccessful. The member will be responsible for further costs regarding the execution process;

11.24 Payment of cost orders awarded against a member in any legal proceedings;

11.25 Loss or damage to member's vehicle in instances where the terms and conditions of his/her finance agreement required the member to properly insure the vehicle, but he/she failed to comply;

11.26 Motoring matters (civil and criminal related) where:

- The vehicle concerned was driven by anyone other than the member or any of his/her dependents (as per clause 2.1);
- The driver of the vehicle was not in possession of a valid driver's license at the time of the incident.

## **DISCLOSURE NOTICE - SHORT TERM INSURANCE IMPORTANT - PLEASE READ CAREFULLY**

Further information in compliance with the Financial Advisory and Intermediary Services Act

As a short-term insurance policyholder, or prospective policyholder, you have the right to the following information:

### **1. Your intermediary**

Name: Foschini Retail Group (Pty) Ltd, "Foschini"

Physical address: 340 Voortrekker Road, Parow East, 7501

Postal address: P O Box 6020, Parow East, 7501

Telephone: 021 938 1911

Facsimile: 021 398 7473

Company Registration Number: 1988/007302/07

Foschini is an authorised financial services provider and registered credit provider (NCRPC 36)

Compliance Officer: 021 938-1911

Legal status: Foschini is a company incorporated in terms of South African company legislation and has an intermediary agreement in place with Guardrisk Insurance Company Limited,

### **2. Professional Indemnity Insurance**

Professional Indemnity Insurance is in force.

### **3. Details of Commission & Fees**

Foschini receives no commission on the R3.00 premium (the premium amount will be reviewed in accordance with the Foschini Group Legal Protection Plan documentation).

### **4. Claims notification procedures**

In the event of a claim, please contact the Legal Helpline as indicated in your Foschini Group Legal Protection Plan documentation.

**5. About your insurer**

Name: Guardrisk Insurance Company Limited, “Guardrisk”  
Physical address: 4th Floor, Alexander Forbes Place, 90 Rivonia Road,  
Sandton, 2196

Postal address: PO Box 786015, Sandton, 2146

Telephone : 011 669 1000 / 021 401 9929

Company Registration No. 1992/001639/06

Guardrisk is an authorised financial services provider, FSP No. 75

Compliance Officer: Short term 011 669 1039

**6. Name, class or type of policy involved: Short-term insurance:**

Legal insurance.

**7. Premium payments:**

Premiums are charged monthly in advance, and cover endures until the next monthly billing. A grace period of 15 days is allowed for payment after the due date. If payment is not made by the end of the grace period, cover will cease from the due date. If it is a new monthly policy, the 15 day grace period will start from the beginning of the second month of the currency of the policy.

**8. Other matters of importance**

- (a) You must be informed of any material changes to the information referred to in paragraphs 1 and 5.
- (b) If the information in paragraphs 1 and 5 was given orally, it must be confirmed in writing within 30 days.
- (c) If any complaint to the intermediary or insurer is not resolved to your satisfaction, you may submit the complaint to the Registrar of Short term Insurance.
- (d) Polygraph or any lie detector test is not obligatory in the event of a claim and the failure thereof may not be the sole reason for repudiating a claim.
- (e) The insurer and not the intermediary must give reasons for repudiating your claim
- (f) Your insurer may not cancel your insurance merely by informing your intermediary. There is an obligation to make sure the cancellation notice has been sent to you.

- (g) You are entitled to a copy of the policy free of charge.

**9. Warning**

Do not sign any blank or partially completed application form

Complete all forms in ink

Keep all documents handed to you

Make a note as to what is said to you

Don't be pressurised to buy the product. It is an OPTIONAL product.

Incorrect or non-disclosure by you of relevant facts may influence an insurer on any claims arising from your contract of insurance

**10. Particulars of Short-term Insurance Ombudsman who is available to advise you in the event of claim problems that are not satisfactorily resolved by the insurance intermediary and/or the insurer.**

P O Box 30619

Tel (011) 726 8900

Braamfontein

Fax (011) 726 5501

2107

**11. Particulars of Registrar of Short-term Insurance**

Financial Services Board

Tel (012) 428 8000

P O Box 35655

Fax (012) 347 0221

Menlo Park

0102

If any complaint to the Intermediary/FSP or Insurer is not resolved to your satisfaction, you may submit the complaint to the Registrar of short-term insurance.

**12. Particulars of the FAIS Ombud**

P.O. Box 74571

Tel (012) 470-9080/99

Lynnwood Ridge

Fax (012) 012 348 3447

0040

Toll Free no. 0860 324 766

If your Intermediary/FSP was unable to resolve a complaint about a financial product purchased, varied, replaced or terminated, you may submit the complaint to the FAIS Ombud.