

Handling Customer Complaints

1. Purpose

This document is intended to capture the details regarding handling complaints raised by customers of MF&G AML and the process for final resolution.

2. Scope

This document outlines the policies and procedures for facilitating complaints raised by customers of MF&G AML. Including the details for tracking and triaging issues for final resolution.

3. Background

To ensure the continuity of a good customer experience, MF&G AML provides customers with the ability to raise issues regarding MF&G AML services. Issues raised will be tracked and routed to the proper managerial representative to reach a mutually agreed resolution.

4. Policy

- 4.1. The client will be able to submit a complaint through different channels available below:
 - 4.1.1 Complaints raised to MF&G AML through verbal communication (i.e., phone, in person, etc...)
 - 4.1.2 Complaints raised to MF&G AML through written communication (i.e., email, mail, etc...)
- 4.2. Acknowledgment of a complaint raised by a customer will be provided within 1 business day.
- 4.3. Issues raised by clients will be resolved within the time period established based on the identified priority.
- 4.4. The client services officer will assign one of the following priorities to the complaint:

- 4.4..1. High Priority complaints will receive a response from the manager within 24 hours and be resolved within 2 business days.
- 4.4..2. Medium Priority complaints will receive a response from the manager within 24 hours and be resolved within 3 business days.
- 4.4..3. Low Priority complaints will receive a response from the manager within 24 hours and be resolved within 3 – 5 business days.

5. Procedure

5.1 *Complaint Submission*

5.1.1 The customer will have the ability to submit a verbal complaint or written complaint.

5.1.1.1 Verbal: For complaints raised to client service representative via phone or at an MF&G AML location they will capture the following details for the issue:

- Full Name (First Name | Last Name)
- Date
- Client Representative
- Product
- Complaint Details

5.1.1.1.1 Following the submission of the complaint an email acknowledgement will be generated and sent to the customer.

5.1.1.2 Website: For complaints raised through MF&G AML's website the customer will complete the following details:

- Full Name (First Name | Last Name)
- Date
- Product
- Complaint Details

5.1.1.2.1 Following the submission of the complaint an email acknowledgement will be generated and sent to the customer.

5.1.1.3 Mail: For complaints raised through mail the client service representative will log the following details for the issue:

- Full Name (First Name | Last Name)
- Date
- Product

- Complaint Details

5.1.1.3.1 Following the submission of the complaint an email acknowledgement will be generated and sent to the customer.

5.2 Review

5.2.1 The client services officer will assign a priority level and categories to new complaints.

5.2.1.1 Complaints will be assigned with one of the following categories.

- Fraud
- Misconduct
- Low Quality Service
- Product Availability
- Professionalism
- Incorrect account details
- Financial Discrepancy

5.2.2 The client services officer will route the complaint to the respective department based on the association category.

5.2.2.1 Fraud: Complaints assigned a fraud category will be routed to a manager in the compliance department by the client service representative. The client service representative will assign high priority indicator to new.

5.2.2.2 Financial Discrepancy: Complaints assigned a financial discrepancy category will be routed to a manager in the Finance & Operations department and will be assigned with a high priority indicator.

5.2.2.3 Incorrect Account Details: Complaints assigned an incorrect account details category will be routed to a manager in Client Services/ Finance & Operations department and will be assigned with a high priority indicator.

5.2.2.4 Product Availability: Complaints assigned a product availability category will be routed to a manager in the Client Services/Investment department and be assigned with a medium priority indicator by the client services representative.

5.2.2.5 Low Quality Service: Complaints assigned a low-quality services category will be routed to a manager in the Client Services department and be assigned with a medium priority indicator by the client services representative.

5.2.2.6 Professionalism: Complaints assigned a professionalism category will be routed to a manager in the Client Services/General Manager department and be assigned with a low priority indicator by the client services officer.

5.2.2.7 Misconduct: Complaints assigned a misconduct category will be route to a manager in General Manager's department and will be assigned with a low priority indicator.

5.3 Closure

5.3.1 The managers of the respective departments will work with the client services representative to resolve complaints within the required timeframe.

5.3.1.1 Fraud complaints will receive a response from the Compliance department's manager within 1 business day and be resolved in 2 business days.

5.3.1.2 Financial Discrepancy complaints will receive a response from the Finance & Operations department's manager within 1 business day and be resolved in 2 business days.

5.3.1.3 Incorrect Account Details complaints will receive a response from the Client Services/ Finance & Operations department's manager within 1 business day and be resolved in 2 business days.

5.3.1.4 Product Availability complaints will receive a response from the Client Services/Investment department's manager within 1 business day and be resolved in 3 business days.

5.3.1.5 Low Quality Service complaints will receive a response from the Client Services department's manager within 1 business day and be resolved in 3 business days.

5.3.1.6 Professionalism complaints will receive a response from the Client Services/General Manager department's manager within 1 business day and be resolved in 3-5 business days.

5.3.1.7 Misconduct complaints will receive a response from the General Managers department's manager within 1 business day and be resolved in 3-5 business days.

5.3.1.8 If the complaint results in the discovery of a material matter such as fraud, misconduct, dismissal or lawsuits, a report will be sent to the FSC advising them of the occurrence and steps taken to have same addressed.

5.3.2 Where a complaint is not resolved within the stipulated time as stated above, the complainant will receive one of the following:

- A. A final response
- B. A holding response, which explains why a final response cannot be made and gives the expected time in which it will be provided.
- C. Information about his / her right to complain directly to the Financial Services Commission (FSC)

6 Approval and Review

Approval and Review	Details
Approval Authority	Board of Directors
Next Review Date	December 2023

Approval and Amendment History			
Version No.	Approval Date	Effective Date	Description of Changes/Updates
1.0	December 2022	December 2022	
2.0			