



COMPLIANTS PROCEDURES

2026

Version 1

Our Commitment

At Well(th) AI Solutions, we are committed to treating all clients fairly and resolving complaints promptly, professionally, and transparently.

If you are dissatisfied with any financial service, advice, intermediary service, product recommendation, administration process, or client service received from us, you have the right to lodge a complaint.

Step 1: Submit Your Complaint

Please provide the following information:

- Full Name and Surname
- Contact Details
- Policy Number (if applicable)
- Description of the Complaint
- Supporting Documents
- Preferred Resolution

Complaints may be submitted through:

Email: complaints@wellth-ai.com

Physical Address: Well(th) AI Solutions (Pty) Ltd

Telephone: 082 771 1182

Website: www.wellth-ai.com

Step 2: Acknowledgement of Complaint

Once your complaint has been received:

- We will acknowledge receipt within 2 business days.
- We will provide a reference number.
- We will advise who is handling your complaint.

Step 3: Investigation

Your complaint will be:

- Reviewed impartially.
- Investigated by an appropriately authorised individual.
- Assessed based on all available information.
- Handled confidentially.

Additional information may be requested where necessary.

Step 4: Outcome

We aim to resolve complaints as soon as reasonably possible.

You will receive a written outcome explaining:

- The findings of the investigation.
- Any corrective action taken.
- Any compensation or redress offered (where applicable).
- Reasons for any decision made.

Step 5: If You Are Not Satisfied

If you are dissatisfied with the outcome, you may request an internal review by submitting a written appeal within 30 days of receiving our decision.

The matter will then be escalated for independent review within the organisation.

Step 6: External Dispute Resolution

If your complaint remains unresolved, you may refer the matter to the appropriate Ombud.

A. FAIS Ombud

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

Telephone: 012 762 5000

Email: info@faisombud.co.za

Address:

Sussex Office Park
Ground Floor, Block B
473 Lynnwood Road Extension
Pretoria

B. Council for Medical Schemes (CMS)

(Complaints relating to medical schemes and Health Service Benefits)

Website: <https://www.medicalschemes.co.za>

Email: complaints@medicalschemes.co.za

Telephone: 0861 123 267

Physical Address:

Block A, Eco Glades 2 Office Park

420 Witch-Hazel Avenue
Eco Park, Centurion, 0157

C. National Financial Ombud Scheme South Africa (NFO)

(Insurance-related complaints, including Long-term and Short-term Insurance)

The NFO now incorporates the former Ombudsman for Long-term Insurance and Ombudsman for Short-term Insurance.

Website: <https://www.nfosa.co.za>

Email: info@nfosa.co.za

Telephone: 0860 800 900

Important Notice:

Before referring a complaint to an external Ombud or regulator, clients should first allow Well(th) AI Solutions the opportunity to resolve the complaint through its internal complaints process, unless legislation provides otherwise.

Complaints We Can Assist With

Examples include:

- Advice provided by a representative
- Incorrect product information
- Delays in service
- Administrative errors
- Disclosure concerns
- Claims-related complaints
- Policy amendments

- Premium-related concerns
- Complaints handling concerns

Our Promise

Well(th) AI Solutions is committed to:

- Fair Treatment of Customers (TCF)
- Transparency
- Service
- Timely Complaint Resolution
- Compliance with the FAIS Act and General Code of Conduct