



Complaints Management Survey

Good day,

The purpose of this FSCA survey on Complaints Management is to obtain an understanding of the effectiveness, timeliness and accessibility of complaints management by financial institutions, in particular the intermediaries (Category I FSPs), retirement funds and retirement fund administrators.

The FSCA is requesting your participation in this survey to understand your awareness and experiences about complaints handling processes by licensed financial services providers, retirement funds and/or retirement fund administrators. The outcome of the research will enhance the promotion of fair customer treatment by financial institutions.

Upon completion of the survey, your responses will ONLY be accessible to the FSCA. All collected information will be kept confidential and secure, and processed in line with the FSCA's Privacy Policy which can be found on <https://www.fsc.co.za/Pages/Privacy-Policy.aspx>

The survey will be closed on 30 September 2023.

* Required

1. Please provide your geographic location/province where you are currently located? *

- ☐ Mpumalanga
- ☐ Limpopo
- ☐ North-West
- ☐ Gauteng
- ☐ Free State
- ☐ Kwa Zulu - Natal
- ☐ Eastern Cape
- ☐ Western Cape
- ☐ Northern Cape

2. Which category below includes your age? *

- ☐ Under 18 years old
- ☐ 18-24 years old
- ☐ 25-34 years old
- ☐ 35-44 years old
- ☐ 45-54 years old
- ☐ 55-60 years old
- ☐ 60-65 years old
- ☐ 65+ years old
- ☐ Prefer not to say

3. What is your gender *

- ☐ Male
- ☐ Female

4. What is your ethnicity/racial group *

- ☐ African/Black
- ☐ White
- ☐ Asian
- ☐ Coloured
- ☐ Indian

5. Have you ever lodged a complaint directly with any financial institution (other than a bank and/or a collective investment scheme) between 2021 and 2023? *

- ☐ Yes
- ☐ No

6. Which type of financial institution did you directly lodge a complaint with? *

- ☐ A Retirement Fund
- ☐ A Retirement Fund Administrator
- ☐ A Financial Services Provider (such as an Insurer but excluding a Bank and a Collective Investment Scheme)
- ☐ None of the above

7. Are you aware of ways you can raise/lodge a complaint directly with your financial institution? *

- ☐ Yes, I am aware
- ☐ No, I am not aware

8. How did you become aware of your financial institution's internal complaints lodging processes? (Select all applicable options) *

- ☐ Through the financial institution's website
- ☐ Communication from the financial institution (e.g., statement, policy document/ schedule, terms and conditions)
- ☐ Relevant Ombudsman (OPFA, OSTI, OLTi, FAIS Ombud)
- ☐ Customer service centre/ call centre agents
- ☐ Through an Internet search (e.g. Google)
- ☐ Social media
- ☐ Other

9. Are you aware of EXTERNAL financial bodies/ organisations that you can lodge your complaint with, such as the Ombudsman for Long-Term Insurance (OLTi), Ombudsman for Short-Term Insurance (OSTi), Office of the Ombud for Financial Services Providers (FAIS Ombud), and Office of the Pension Fund Adjudicator (OPFA)? *

- ☐ Yes
- ☐ No

10. Which channel/ method did you use to lodge your complaint? (Select all applicable options) *

- ☐ Email
- ☐ Telephonically
- ☐ Social Media
- ☐ In person/ Physical walk-in
- ☐ Other

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11. What financial product and/or service was your complaint about? (Select all applicable options) *

- ☐ Insurance Products
- ☐ Retirement/Pension Fund Product
- ☐ Investment Product
- ☐ Other

12. Have you ever lodged a complaint against your financial institution with an EXTERNAL financial body/ organisation such as the Ombudsman for Long-Term Insurance (OLTI), Ombudsman for Short-Term Insurance (OSTI), Office of the Ombud for Financial Services Providers (FAIS Ombud), and Office of the Pension Fund Adjudicator (OPFA)? *

- ☐ Yes
- ☐ No

13. Thinking about your experience with your financial institution, please could you indicate how much you agree or disagree with the following statement. *

It was easy to get information on how to lodge a complaint.

- ☐ Strongly agree
- ☐ Agree
- ☐ Disagree
- ☐ Strongly disagree

14. Thinking about your experience with your financial institution, please could you indicate how much you agree or disagree with the following statement. *

Your complaint was dealt with in a timely manner

- ☐ Strongly agree
- ☐ Agree
- ☐ Disagree
- ☐ Strongly disagree

15. Thinking about the entire complaints process, overall how satisfied are you with the process you went through in getting your complaint resolved? *

- ☐ Very satisfied
- ☐ Somewhat satisfied
- ☐ Somewhat dissatisfied
- ☐ Very dissatisfied

16. Please indicate how much you agree or disagree with the following statement. *

The complaints process was accessible to you regardless of the language you speak

- ☐ Strongly agree
- ☐ Agree
- ☐ Disagree
- ☐ Strongly disagree

17. From the time you first lodged the complaint to when it got resolved, how long did it take? *

- ☐ Within a week
- ☐ Within a month
- ☐ Within three months
- ☐ Within six months
- ☐ Six months or more
- ☐ It is still ongoing, has not been resolved

18. Please indicate how much you agree or disagree with the following statement. *

You were kept informed about the status of your complaint from start to finish

- ☐ Strongly agree
- ☐ Agree
- ☐ Disagree
- ☐ Strongly disagree

19. Please indicate how much you agree or disagree with the following statement. *

Any delay in the management/ resolution of your complaint was explained to you

- ☐ Strongly agree
- ☐ Agree
- ☐ Disagree
- ☐ Strongly disagree

20. Financial institutions have different levels for resolving complaints. The FIRST level is with the financial institutions consultants or managers at their branch or office, call centre, or an online chat via the financial institutions' web site or app. Can you recall if your complaint was resolved at this level?

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- ☐ Yes, it was resolved at this level
- ☐ No, it was not resolved at this level
- ☐ I don't know

21. If the financial institution is unable to resolve a complaint at the FIRST level, it can be escalated to a different level for a resolution. This might be someone higher up at the office or branch, or another department such as the financial institution's complaint-handling department. If you can recall, was the complaint escalated and resolved beyond the FIRST level? *

- ☐ Yes, my complaint was escalated and resolved beyond the FIRST level
- ☐ Yes, my complaint was escalated but not resolved
- ☐ I don't know

22. How satisfied would you say you are with the outcome/ resolution or result of your complaint? *

- ☐ Very dissatisfied
- ☐ Somewhat dissatisfied
- ☐ Somewhat satisfied
- ☐ Very satisfied

23. Given your experience with the financial institution in handling your complaint, do you regret taking up a financial product and/or service with them? *

- ☐ Yes, I regret
- ☐ No, I do not regret

24. In your opinion, what could your financial institution have done better in handling your complaint? (Select all applicable options) *

- ☐ Handled the complaint more promptly
- ☐ Investigated the issue more thoroughly before responding
- ☐ Improved the overall customer service experience
- ☐ Provided regular updates on the progress of the complaint
- ☐ Other

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