

UNUM CAPITAL COMPLAINTS MANAGEMENT FRAMEWORK

Version 2.1



MEETING YOUR FINANCIAL NEEDS

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Company Reg: 1999/008361/07 **Director:** Mark Weetman **External Compliance:** Mrs Shashika Adsetts, Moonstone Compliance, CO 6220

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Definition of terms

1. **Complaint** means an expression of dissatisfaction by a complainant, relating to a product or service provided or offered by the financial services provider, or to an agreement with the financial services provider in respect of its products or services and indicating that –

a) the financial services provider or its service provider has contravened or failed to comply with an agreement, a law, a rule, or a code of conduct which is binding on the financial services provider or to which it subscribes;

b) the financial services provider or its service provider's maladministration or wilful or negligent action or failure to act, has caused the complainant harm, prejudice, distress or substantial inconvenience; or

c) the financial services provider or its service provider has treated the complainant unfairly.

1.1. **"complainant"** means a person who submits a complaint and includes a

(a) client;

(b) person nominated as the person in respect of whom a product supplier should meet financial product benefits or that persons' successor in title;

(c) person whose life is insured under a financial product that is an insurance policy;

(d) person that pays a premium or an investment amount in respect of a financial product;

(e) member;

(f) person whose dissatisfaction relates to the approach, solicitation marketing or advertising material or an advertisement in respect of a financial product, financial service or related service of the provider,

who has a direct interest in the agreement, financial product or financial service to which the complaint relates, or a person acting on behalf of a person referred to in (a) to (f);

1.1. **"Client"** means a specific person or group of persons, excluding the general public, who is or may become the subject to whom a financial service is rendered intentionally, or is the successor in title of such person or the beneficiary of such service;

1.2. **"Client Query"** means a request to the financial services provider by or on behalf of a Client or prospective Client, for information regarding the financial products, services or related processes, or to carry out a transaction or action in relation to any such product or service.

1.3. **Compensation payment** means a payment, whether in monetary form or in the form of a benefit or service, by or on behalf of a provider to a complainant to compensate the complainant for a proven or estimated financial loss incurred as a result of the provider's contravention, non-

compliance, action, failure to act, or unfair treatment forming the basis of the complaint, where the provider accepts liability for having caused the loss concerned, but excludes any -

- (a) Goodwill payment;
- (b) payment contractually due to the complainant in terms of the financial product or financial service concerned; or
- (c) refund of an amount paid by or on behalf of the complainant to the provider where such payment was not contractually due;

and includes any interest on late payment of any amount referred to in (b) or (c);

1.4. "FAIS" means the Financial Advisory and Intermediary Services Act No. 37 of 2002 which was designed to protect Clients of financial services providers; regulate the selling and advice-giving activities of FSP (FSPs); ensure that the consumers are provided with adequate information about the financial product they use and the people and institutions who sell these financial products and establish a properly regulated financial services profession.

1.5. "FAIS Ombud". The FAIS Ombud deals with complaints submitted to the Office by a specific Client against a financial services provider.

1.6. "Goodwill payment" means a payment, whether in monetary form or in the form of a benefit or service, by or on behalf of a provider to a complainant as an expression of goodwill aimed at resolving a complaint, where the provider does not accept liability for any financial loss to the complainant as a result of the matter complained about.

1.7. "Internal Complaints Review and Escalation Process" means the system and procedures established and maintained by the FSP in accordance with the General Code of Conduct for the resolution of reportable complaints lodged against the FSP by complainants.

1.8. "Financial Services Provider" and/or "FSP" means Unum.

1.9. "Prospective Client" of a financial services provider means a person who has applied to or otherwise approached the financial services provider in relation to becoming a client of the financial services provider, or a person who has been solicited by the financial services provider to become a Client or has received marketing or advertising material in relation to the financial institution's products or services.

1.10. "Service provider" means another person with whom the financial services provider to whose products or services the complaint relates has an arrangement in relation to the marketing, distribution, administration or provision of such products or services, regardless of whether or not such other person is the agent of the financial services provider.

1.11. "Rejected" in relation to a complaint means that a complaint has not been upheld and the provider regards the complaint as finalised after advising the complainant that it does not intend to take any further action to resolve the complaint and includes complaints regarded by the provider as unjustified or invalid, or where the complainant does not accept or respond to the

provider's proposals to resolve the complaint

1.12. "Reportable Complaint" means any complaint other than a complaint that has been

- (a) upheld immediately by the person who initially received the complaint;
- (b) upheld within the provider's ordinary processes for handling client queries in relation to the type of financial product or financial service complained about, provided that such process does not take more than five business days from the date the complaint is received; or
- (c) submitted to or brought to the attention of the provider in such a manner that the provider does not have a reasonable opportunity to record such details of the complaint as may be prescribed in relation to reportable complaints.

1.16. "Resolved" in relation to a complaint means that the **complaint has been finalised** in such a manner that the complainant has explicitly accepted that the matter is fully resolved or that it is reasonable for the financial services provider to assume that the complainant has so accepted. A complaint should only be regarded as resolved once any and all undertakings made by the financial services provider to resolve the complaint, have been met.

1.17. "TCF" and "Treating Customers Fairly" is an outcomes based regulatory and supervisory approach designed to ensure that specific, clearly articulated fairness outcomes for financial services Clients are delivered by regulated financial service providers (FSPs). FSPs are expected to demonstrate that they deliver the required 6 TCF Outcomes to their Clients throughout the product life cycle, from product design and promotion, through advice and servicing to complaints and claims handling – and throughout the product value chain.

1.18. "Unum Capital Group Holdings" and or "Unum": means the Unum Capital Group of companies including Unum Capital, a company with registration number 1999/008361/07, FSP No.: 564 incorporated in accordance with the company laws of South Africa, and any of its authorised juristic representative, subsidiary, sub-subsidiary, company of Unum Capital Group.

1.19. "Upheld" means that a complaint has been finalised wholly or partially in favour of the complainant and that-

- (a) the complainant has explicitly accepted that the matter is fully resolved; or
- (b) it is reasonable for the provider to assume that the complainant has so accepted; and
- (c) all undertakings made by the provider to resolve the complaint have been met or the complainant has explicitly indicated its satisfaction with any arrangements to ensure such undertakings will be met by the provider within a time acceptable to the complainant.

2. Establishment of a complaints management framework

- 2.1. In terms of Section 17(1)(a) of the General Code of Conduct for financial service providers and representatives, Unum has established a formal internal complaints management framework.
- 2.2. Although Unum is classified as a small to medium sized enterprise, with a low number of authorised representatives, due to the nature of the client base, the potential complexity of the financial products offered, and the business model employed, Unum has decided to implement a very formal internal complaints management framework and platform.
- 2.3. Unum believes that the implemented policy does not create an unreasonable barrier for Client's to complain (S17(1)(a))

3. Objectives of the complaint's framework

In terms of Unum's Complaints management framework and to align with TCF, Unum is obliged to:

- 3.1. Ensure easy access for all Clients to the complaints management framework.
- 3.2. Ensure that sufficient staffing and resources are available for the prompt resolution of complaints.
- 3.3. Analyse complaints to enable Unum to identify and then eradicate recurring problem areas.
- 3.4. Delegate responsibilities and empower staff to ensure that routine complaints are timeously resolved.
- 3.5. Ensure escalation of serious complaints to senior management.

4. Allocation of Responsibilities

- 4.1. **Board of Directors / Shareholders** are ultimately responsible for the conduct of Unum, and will be responsible for reviewing, high level, summary data on at least a quarterly basis;
- 4.2. **EXCO / Key Individual:** Is responsible for ensuring effective management, approval and overseeing the implementation of this framework.
- 4.3. **The Internal Compliance Officer:** establishing and administering an effective, professional complaints-handling procedure in line with regulatory requirements and Treating Customers Fairly.
- 4.4. **External Compliance Officer:** to ensure that Unum complies with the General Code of Conduct.

4.5. Employees of Unum: Unum employees are responsible for making decisions or recommendations in respect of general or specific complaints.

5. Responsible and adequate decision making

Any employee of Unum that is responsible for making decisions or any recommendations in respect of complaints must be:

- 5.1. Adequately trained;
- 5.2. Have an appropriate mix of experience in handling complaints, knowledge and skills in complaints related and relevant legal and regulatory matters;
- 5.3. Must not be subject to a conflict of interest;
- 5.4. Must not have a remuneration structure and /or reward structure that incentivises a outcome that prefers the FSP and /or impacts on the employees objectivity and impartiality; and
- 5.5. Must be adequately empowered to make impartial decisions or recommendations.

This policy shall be available on the company website and the Internal Compliance Officer shall make sure that each and every employee has access to the policy.

6. Categorisation of Complaints

According to Section 17(4)(a) of the General Code of Conduct, that the FSP must categorise reportable complaints in accordance with certain minimum categories, as well as provide consider additional categories relevant to its chosen business model, financial products, financial services and client base that will support the effectiveness of complaints management framework in managing conduct risks and effecting improved outcomes and processes for its clients.

Unum has classified, where possible, the various types of Complaints in terms of TCF and the GCOC as shown below:

6.1. TCF Outcome 1 – Principle of Culture & Governance

Customers must feel confident that they are dealing with an institution where TCF is at the core of their culture.

6.2. TCF Outcome 2 – Principle of Product Suitability read with Section 17 (4)a(i) of the GCOC

Products and services in the retail market which are sold and marketed are designed according to the needs of the customers identified and targeted accordingly.

6.3. TCF Outcome 3 – Principle of Disclosure read with Section 17(4)a (ii) of the GCOC

Unum Client's are to be provided with clear information and kept appropriately informed before, during and after point of sale.

These complaints relate to unsuitable, or inaccurate, misleading, confusing, or unclear **information provided to a client** throughout the life cycle of a product. This could vary from advice, product information, information provided in advertising or marketing material about a

product or service rendered etc. These disclosures would include the conflict-of-interest disclosures required by the General Code of Conduct of FAIS (Code);

Section 4 and 5 of the Code or any other disclosure requirements in terms of the Code or any other legislation.

6.4. TCF Outcome 4 – Principle of Suitable Advice read with Section 17(4)a(iii)

Unum must ensure that Advice is suitable and according to the Client's circumstances.

These refer to advice given to a client by an authorised representative of the FSP which was misleading, inappropriate and/or tainted with conflicts of interest which was not disclosed.

Inappropriate advice given as a result of lack of knowledge, skill or experience on the part of the advisor of the product or service being rendered, would also be included here. The

failure to conduct a needs analysis and to consider the Clients financial position, goals or life stage would also amount to a contravention of suitable advice requirements and any complaint in association herewith would fall into this category.

6.5. TCF Outcome 5 – Principle of Performance and Service in line with expectations read with section 17 (4) a(iv)

Unum Clients expect service is of an acceptable standard and products perform as Clients have been led to expect.

6.6. TCF Outcome 6 – Principle of Claims, Complaints & Changes read with Section 17 (4) a (vi) of the GCOC

Customers do not face unreasonable post-sale barriers when they want to change a product, switch providers, submit a claim or make a complaint.

6.7. Complaints relating to service to clients, including complaints relating to premium or investment contribution collecting or lapsing of a financial product;

6.8. Complaints relating to complaints handling;

6.9. Other Complaints.

6.10. According to our Kotive system we record complaints as shown below.

Categorisation of complaint

The complaint most closely relates to...

- The design of a policy or related service (incl. related premiums, fees or charges)
- The design of a product/service (incl. fees, premiums or other charges applicable)
- Information provided to policyholders
- Advice
- Policy performance
- Product/service performance
- Service to policyholders (incl. premium collections or policy lapsing)
- Policy accessibility, changes or switches
- Complaints handling
- Insurance risk claims (incl. non-payment of claims)
- Disqualification or cancellation of product by the FSP, product or service supplier due to client's failure to truthfully disclose material facts and information
- Other

7. Status of Complaint

Unum will adjust the status of the Complaint, as the Complaint progresses through the resolution process. The various status include:

- Pending
- Query
- Escalated internally
- Referred to Ombud
- Resolved
- Upheld
- Rejected

8. PROCEDURE FOR LODGING A COMPLAINT

- Stage 1: Submission of the Complaint
- Stage 2: Investigation, Review & Escalation
- Stage 3: Outcome
- Stage 4: Analysis & Record keeping

(Kotive System)

 Complaint  Review & Escalation  Outcome  **Analysis**

8.1. Submission of complaint in writing

8.1.1. The Complaint against Unum, must be submitted in **writing** (as per contact details below), and all relevant information as provided for in **Annexure A** must be provided with such Complaint.

- 8.1.2.** The Complaint can be submitted either by hand, post, courier, or email at the contact details that appear in this document.
- 8.1.3.** The Complainant should provide sufficient detail of the complaint including Client account / reference details.
- 8.1.4.** The Complaint must have a legitimate interest in the products or services provided by Unum.
- 8.1.5.** A third party acting on behalf of a complainant must deliver a certified or original consent or power of attorney to act on behalf of a Complainant. Should such third party fail to deliver a consent or power of attorney, no further dealings will be pursued with such third party until the proper authority is obtained. The Complaint will however be taken up directly with the Complainant on whose behalf the Complaint is made.
- 8.1.6.** No information will be divulged to a third party who does not have the proper authority to act on a Complainant's behalf.

8.2. Acknowledgment of a complaints

- 8.2.1.** The designated individual will acknowledge receipt of the complaint within **2 working days**.
- 8.2.2.** All complaints must be formally logged on the Kotive System, Complaints register
- 8.2.3.** The designated individual to handle the complaint may ask additional information if required.
- 8.2.4.** Where an acknowledgement is made telephonically it will be followed up with a **written response by email**.
- 8.2.5.** A complaint reference number and the details of the person allocated to the complaint will be despatched to the complainant on acknowledgment of the complaint.

Stage 2: Investigation, Review & Escalation

8.3. Investigation

- 8.3.1.** The investigation will be driven by analysing the root cause of the Complaint to enable the Complaint to be appropriately dealt with and to avoid, if possible, its reoccurrence.
- 8.3.2.** This may require that both internal and external key facts are identified and clarified.
- 8.3.3.** Should a Complaint relate to product features or services handled solely by a product/platform supplier, this matter will be escalated and appropriately dealt with in conjunction with the product/platform supplier, ensuring that the matter is resolved to the satisfaction of the Complainant.
- 8.3.4.** All areas of interaction and communication will be documented and where

required, consent obtained from the Complainant to ensure that no personal information is divulged or processed without the Complainant's prior knowledge or consent.

8.3.5. During the investigation process the complainant will be kept appropriately updated of the progress of the investigation

8.3.6. Where the FSP has communicated to the complainant a solution with the reference to the complaint and the complainant is not satisfied with the decision thereof, the complaint is then escalated to the Key Individual or CEO of Unum.

The process shall:

8.3.6.1. Follow a balanced approach, which bears in mind the legitimate interest of all parties involved including Treating Customers Fairly.

8.3.6.2. Provide for the internal escalation of complex or unusual complaints at the request of the initial complaint handler

8.3.6.3. Provide for complainants to escalate complaints not resolved to their satisfaction

8.3.6.4. Complaints will be allocated to the most senior person who is an impartial and senior functionary

8.3.6.5. The Key Individual may amend the solution given or shall confirm it.

8.3.6.6. In the event that the complaint needs further investigations, this must be clearly communicated to the complainant along with confirmation of the date on which the decision relating to the complaint will be made.

8.4. Outcome/ Resolve and Confirmation

8.4.1. Unum will ensure that the proposed resolution meets Treating Customers Fairly Outcomes, does not prejudice the financial services provider or the complainant and does not involve any unnecessary legal or financial implications.

8.4.2. The proposed action will be documented and discussed and agreed upon with the Internal Compliance Officer, Client Service Manager and/or affected Key Individual and Representative.

8.4.3. The signed off resolution will then be discussed and reviewed with the complainant to ensure fairness and clarity and to further ensure that the resolution deals with the root cause of the complaint.

8.4.4. The review should include recognition and documentation of any underlying issues that have contributed to the complaint and recommendations for actions to prevent further occurrence.

8.4.5. A complainant will be kept appropriately informed throughout the complaints process of the resolution being sought.

8.4.6. Complaints will be diarised to ensure it remains within the appropriate turnaround times.

8.4.7. Should a complaint exceed the turn-around time due to unforeseen and reasonable

8.4.8. circumstances, the complainant will be kept appropriately informed of the reasons for the

delay and a speedy resolve will continuously be sought.

8.5. Response to Complainant / Client

8.5.1. The details of the findings and proposed resolution will be clearly explained (in written or verbal form as appropriate) to the complainant / Client.

8.5.2. Regulations allow an FSP to respond to a complaint within 6 (six) weeks. Unum will endeavour to address complaints within **3 (three) weeks/15 (fifteen) working days**.

8.5.3. As soon as reasonably possible after receipt of the complaint from a complainant, Unum will send to the complainant a written acknowledgment of the complaint with contact references of the individual who will be attending to the Complaint.

8.5.4. If within **3 (three) weeks/15 (fifteen) working days** of receipt of a complaint, Unum has been unable to resolve the complaint to the satisfaction of a complainant, the complainant may:

- refer the complaint to the Office of the FAIS Ombud if he/she wishes to pursue the matter; and
- the complainant MUST do so within **6 (six) months** of receipt of such notification

8.6. Follow up with Complainant

8.6.1. Upon resolution of the complaint another follow-up will be conducted to ascertain whether the Client was satisfied with the complaints handling process and the resolution sought and whether the resolution was proper and fair.

8.7. Analysis and Record keeping

8.7.1. Unum maintains the following data in relation to reportable complaints categorised in accordance with **subsection 9** on an ongoing basis on its Kotive System under the complaints register –

8.7.2. number of complaints received

8.7.3. number of complaints upheld;

8.7.4. number of rejected complaints and reasons for the rejection;

8.7.5. number of complaints escalated by complainants to the Internal complaints escalation process;

8.7.6. number of complaints referred to an ombud and their outcome;

8.7.7. number and amounts of compensation payments made;

8.7.8. number and amounts of goodwill payments made; and

8.7.9. total number of complaints outstanding.

8.7.10. The information as recorded in the Complaints Register will be analysed and scrutinised by Unum on an ongoing basis and will be utilised to manage conduct risks and effect improved outcomes and processes for its clients, and to prevent recurrences of poor outcomes and errors.

8.7.11. Unum will keep a record of the complaint and maintain such record for 5 years as required by legislation.

8.7.12. All complaints will be reviewed monthly and will be further utilised as TCF Management Information to improve overall TCF outcomes.

8.7.13. The complaint register will be reviewed by the executive management of the FSP on a quarterly basis, i.e. at the end of March, June, September and December.

8.7.14. All complaints, where feasible, will be actioned with the aim of preventing reoccurrence.

9. Steps for handling process flow

CLIENT LODGES COMPLAINT IN WRITING

RECORD ON THE COMPLAINTS REGISTER

FSP ACKNOWLEDGEMENT IN WRITING IN A
PERIOD OF 2 DAYS

INVESTGATE, REVIEW OR ESCALATE THE
COMPLAINT

RESPOND TO THE CLIENT WITHIN 15 DAYS

FOLLOW UP
(Any customer service concerns)

CONSIDER
(If there are any systematic issues)

10. Decisions relating to Complaints

10.1. Where a complaint is **upheld**, any commitment by the FSP to make a compensation payment, goodwill payment or to take any other action, must at all times be carried out without undue delay and within the agreed timeframes.

10.2. Where a complaint is **rejected**, the FSP will provide the complainant with clear and adequate reasons for the decision and will also inform the complainant of the organisation's escalation or review process. The organisation will also inform the complainant of any time limits relevant to the escalation or review process.

10.3. The FSP will clearly and transparently communicate the availability and contact details of the relevant Ombud to complainants at the start of the relationship, and in relevant periodic communications. The organisation will also display and make available information regarding the relevant Ombud on its premises and website

10.4. Within 6 weeks from the date of receipt of the complaint, and where the complaint is not resolved to the complainant satisfaction, the complainant shall be informed of their right to escalate the matter to the Ombud.

10.5. If during the course of the enquiry if the Key Individual becomes aware that the complaint is of no routine, complex, unusual or serious nature:

10.6. The Key Individual will refer the matter to the FSP compliance Officer

10.7. The Compliance Officer will make a recommendation on how to proceed with the complainant.

10.8. The Compliance Officers response may suggest that the matter be referred to the Ombud for adjudication or the matter be referred for an opinion from an attorney and if so, the opinion of the attorney must be sought.

10.9. The FSP shall also review the reasons that gave such a complaint and implement remedial actions in order to avoid and prevent similar complaints in future.

10.10. Unum is committed to making sure that procedures within the complaints escalation and review process is simplified.

11. Training

All employees of Unum shall be trained on the contents of this framework on an annual basis and every employee shall be notified on any changes in this document. It is the responsibility of every employee to know and understand the process flow of handling client complaints.

12. Important contact details

Unum Capital (Pty) Ltd

Business Address : Unit 1, Village Corner,
57 via Latina Crescent,
Irene Corporate Corner, 0178

Postal Address : Postnet Suite #233
Private Bag X04
Menlo Park, 0102

Tel : +27 11 384 2900

Email : complaints@unum.co.za

Website : www.unum.co.za

12.1. Ombudsman's Contact Details:

	FAIS Ombud	Long Term Insurance Ombud	Short Term Insurance Ombud
Postal Address:	P.O Box 74571 Lynnwood Ridge 0040	Private Bag X 45 PO Box 32334 Claremont	P.O Box 32334 Braamfontein 2017
Telephone:	+27 12 762 5000 / +27 12 470 9080	+27 21 657 5000 / +27 86 010 3236	+27 11 726 8900
Fax:	27 86 764 1422 / +27 12 348 3447	+27 21 674 0951	+27 11 726 5501
Email:	info@faisombud.co.za	info@ombud.co.za	info@osti.co.za
Website:	www.faisombud.co.za	www.ombud.co.za	www.osti.co.za

12.2. POPI complaint

THE INFORMATION REGULATOR: Ms Mmamoroke Mphelo

PHYSICAL ADDRESS: SALU Building, 316 Thabo Sehume Street, Pretoria

EMAIL ADDRESS: inforreg@justice.gov.sa

WEBSITE: <http://www.justice.gov.sa/inforeg/index.html>

13. Obligation by employees

All employees have an obligation to promote the compliance culture as well as adhering to the provisions of this policy. All Unum employees shall be trained and empowered in order to facilitate and resolve complaints impartially. Disregard for the compliance philosophy, compliance culture and failure to comply with any provisions of the legislation or this policy will result in remedial and/or disciplinary action being taken.

14. Implementation

This policy will be made available and distributed to all employees and representatives working in or on behalf of the organisation. Executive Management is responsible to ensure that this policy is communicated, observed and that it remains appropriate on an ongoing basis.

15. Endorsement

This policy is approved and endorsed by Executive Management.

16. Review of policy

This policy will be reviewed by Executive Management on at least an annual basis or more frequently in the event of material amendments to the regulatory environment and may be altered and improved at any time and will be enforceable with immediate effect. All changes and amendments will be communicated and distributed to all stakeholders who will be required to adhere to such changes without delay.

17. Ownership and Accountability

This policy is owned by **Unum Capital (PTY) LTD**, an authorised financial services provider in terms of the Financial Advisory & Intermediary Services Act (37 of 2002) and subordinate legislation.

As Key Individual of the Provider, I, **Mark Weetman** hereby confirm the adoption of the policy on behalf of the governing body of the Provider.

I hereby accept responsibility for the successful training of employees and successful implementation of this Policy.

Signature

Monday 4 July 2022
Date

ANNEXURE A

CLIENT COMPLAINT SUBMISSION FORM

Client Name & Surname	
Client Contact number	
Client Email address	
Client ID number	
Product Supplier name if applicable	
Adviser (if applicable)	
Name of Complainant	
Date complaint submitted	
Complainant Contact number	
Preferred method of communication	

Indicate the party(ies) against which an expression of dissatisfaction is being made

- The FSP
- The FSP's service supplier
- Both the FSP and its service supplier
- The FSP's Juristic Representative (JR)

Indicate one or more of the following reasons for the dissatisfaction

If "None of the above" is applicable, the complainant may not have grounds for a valid complaint

- The FSP, its JR or its service supplier has contravened or failed to comply with an agreement, a law, a rule, or a code of conduct which is binding on the FSP or supplier
- The FSP, its JR or its service supplier's maladministration or willful or negligent action or failure to act, has caused the person harm, prejudice, distress or substantial inconvenience
- The FSP, its JR or its service supplier has treated the person unfairly
- None of the above

Were you timeously and comprehensively informed of the process to be followed in handling the complaint, including contact details, prescribed timelines, internal review and escalation routes, ombud schemes available, as well as the duties of the FSP and the rights of the complainant?

- Yes No

PLEASE EXPRESS THE REASONS FOR YOUR DISSATISFACTION IN AS MUCH DETAIL AS POSSIBLE

PLEASE INDICATE YOUR DESIRED OUTCOME AND WHAT YOU WOULD LIKE TO ACHIEVE

PLEASE PROVIDE AND LIST THE SUPPORTING DOCUMENTATION THAT YOU BELIEVE WOULD ASSIST US IN RESOLVING YOUR COMPLAINT