

Treating Customers Fairly Declaration

CIA's declaration to its customers:

The directors, management and staff are committed to ensuring that the principle of Treating Customers Fairly (TCF) is applied in all areas of our day to day business activities. With TCF as our core value we recognise that fair treatment of our customers is about adding value to the products and service we offer, by aiming to protect the interests of our customers at each stage of the product life cycle, from development to after sale service.

We offer transparent, efficient, and professional service and constantly review our service and products to identify areas for improvement.

In practical terms for the different areas of our business this means:

- Building owners can be confident that they are dealing with a company where the fair treatment of customers is central to the corporate culture.
- Policy wordings are written in plain English, which is clear, and are designed specifically for the building owner and are targeted accordingly.
- Since we are an Underwriting Manager and prevented by regulation to deal with the customer directly our Intermediaries are provided with clear information and are kept appropriately informed before, during and after the point of sale.
- We only deal with intermediaries who are authorised Financial Services Providers and in terms of FAIS are required to provide advice that is suitable and takes account of the building owners circumstances.
- Building owners are provided with products that respond as per the cover stated in the policy document, and the associated service is of high standard.
- Customers do not face unreasonable post-sale barriers to change product, switch provider, submit a claim or make a complaint.
- We ensure that staff is kept up to date with relevant training in relation to competence, data protection and other matters directly affecting the quality of service offered to customers.
- We regularly monitor and report on TCF to assess TCF performance across the business and implement changes where appropriate.
- We will ensure that customer complaints are assessed fairly, promptly, and impartially.

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