## Bifm Limited: Complaints Procedure



Quality service is your right. Bifm Limited is committed to providing the highest level of service and client satisfaction. Our relationship with our clients and stakeholders is important to us, that is why we have a service complaints procedure, for you to use when logging a complaint. We encourage our clients to register any dissatisfaction with Bifm Limited in writing.

## **How to log a Complaint:**

| STEP 1:<br>Where to Complain                                   | Please lodge all complaints in writing to Bifm Limited using any of the following addresses:  i. Email clientrelations@bifm.co.bw  ii. Postal Address Private Bag BR185 Gaborone,Botswana  iii. Physical Address Plot 396/7 Moffat Street, Central Residential area, Francistown, Botswana.   |
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| STEP 2:<br>How we handle<br>complaints                         | <ol> <li>Please complete the complaint registration form which will be provided by Bifm Limited.</li> <li>Bifm Limited will acknowledge receipt of your complaint within 2 working days</li> <li>You will be provided with the details of the person handling your complaint</li> <li>Bifm Limited will investigate and aim to resolve your complaint in a fair manner within a maximum period of five working days except in exceptional circumstances where further work is required.</li> <li>Once we have resolved and dealt with the complaint, we will review key learnings from the experience and improve our offerings to our clients and stakeholders.</li> </ol> |
| STEP 3: If you are dissatisfied with your complaint Resolution | If the complaint has not been resolved to your satisfaction, you may refer it to the Head of Client Relations at Botswana Insurance Fund Management ("Bifm") Limited, a Senior Executive Officer that investigates disputes between dissatisfied clients at Bifm Limited.  Contact: Telephone: +267 395 1564 Fax: +267 3900358 Email: thato@bifm.co.bw  |
| STEP 4: Complaint to the Chief Executive Officer               | If the Bifm Head of Client Relations response does not satisfy you, please send your complaint to the Bifm Chief Executive Officer, at:  Contact: Telephone: +267 395 1564 Fax: +267 3900358 Email: clair@bifm.co.bw  |
| STEP 5:<br>Complaint to the<br>Regulator                       | If the Bifm Chief Executive Officer's response does not satisfy you, please send your complaint to the Non – Bank Financial Institutions Regulatory Authority ("NBFIRA") at:  Postal address: Capital Markets Division Non-Bank Financial Institutions Regulatory Authority Private Bag 00314, Gaborone  Any escalation to the regulator needs to be made within six months after the date of your initial complaint.   |
| STEP 6:<br>Legal Action  | If the regulator does not provide a satisfactory resolution to the complaint, the clients/stakeholders may also take action through the courts.   |

## A member of the BIHL Group

A member of the BIHL Group Bifm Unit Trusts are regulated by the Non-Bank Financial Institutions Regulatory Authority (NBFIRA). Please note capital invested is not guaranteed and that past performance does not guarantee future performance. All fund prospectuses are available at Bifm offices, Plot 396/7 Moffat street, Central residential area, Francistown, Botswana.