

Complaints Policy

It's our aim at Sanlam Kenya to meet and exceed customers expectations at all times. We endeavor to lead with courage and serve with pride. We respect, nurture and care for our customers, act with integrity and accountability, and guard our stakeholders trust. However, we appreciate the fact that a dispute or complaint could arise and we do believe that complaints give us good feedback on how best to improve on our products and service delivery. Clients dissatisfied with any aspect of our products or services can register their complaints at Sanlam Kenya using the steps below:

Complaints Procedure

> Step 1:

Where to complain

You can register complaints to Sanlam Kenya through the following channels;

- Send an email to customerservice@sanlam.co.ke
- Call our contact centre on Tel: 020-5138200.
- Write to us on the contact forms on our website at www.sanlam.co.ke
- Write a confidential letter addressed to the Head of Customer Service, Sanlam Kenya, P.O Box 44041-00100, Nairobi.
- Visit our client service centre on ground floor at Sanlam House, Kenyatta Avenue or any of our branches countrywide and register your complaint in writing.
- Drop a written note in our suggestion box at the head office or at any of our branches.

> Step 2:

How we handle your complaints

- All complaints whether verbal or written will be handled confidentially and recorded first in the company's complaints register. Please include your contact details, that is, your name, phone number and email address, to enable us keep you updated on the progress.
- After recording a complaint, the officer concerned will handle straightforward complaints by offering a solution, and if unable to, will escalate it to their immediate supervisor. The supervisor will handle the complaint in THREE working days and keep you informed on the action being taken.
- If your complaint is not resolved within the given timeline or you are not satisfied with the outcome, you have the right to ask that the matter be referred to the Manager concerned and if the outcome is still not satisfactory to you, further to the Head of Customer Service and finally to the Principal Officer for resolution.
- Complaints which require resolution from various departments will be handled by the staff concerned and a comprehensive response given to you on resolution.
- Investigations into complaint cases with fraud allegations will take approximately ONE MONTH, depending on the nature of the case, and during this period we will keep you updated on the progress at every stage.

> Step 3:

Taking your complaint further

We value our clients and hence endeavour to offer fair and prompt resolutions to all our complaints. In cases where you are still dissatisfied with our response, an external arbitrator, the Insurance Regulatory Authority (IRA) or Retirements Benefits Authority (RBA) can be contacted through the following channels:

- Send an email to complaints@ira.go.ke or complaints@rba.go.ke
- Call (254) 020 499 6000 or (254) 719 047 000 or (254) 727 563 110 or the toll-free line: 0800724499 for IRA complaints, (254) 020 2809000 or toll-free line 0800720300 (Safaricom network) for complaints referred to RBA.
- Write a confidential letter addressed to The Commissioner, Insurance Regulatory Authority, P.O Box 43505-00100, Nairobi or The Chief Executive Officer, Retirements Benefits Authority, Rahimtulla Tower, P.O Box 57733-00200 Nairobi.
- Visit the IRA office at Zep-Re Place, Longonot Road, Upper Hill, Nairobi, or visit RBA offices at Rahimtulla Tower Upper Hill Road and register your complaint in writing,
- For corruption-related complaints, send an email to ethics@ira.go.ke or complaints@rba.go.ke