

# Complaints Policy

## Complaints, Compliments and Suggestions:

Pointbreak Wealth Management (Pty) Ltd knows the importance of delivering service excellence. This is very important to us. It is not only evident in our business policies but in our culture and how we operate. We recognise that treating customers fairly includes:

1. Fair Treatment of all customers. Complaints raised by clients will be dealt with courteously and on time.
2. Products and Services are intended to meet the needs of customers;
3. Customers will always be given clear information and be kept appropriately informed before, during and after the time of contracting;
4. Where customers receive advice, the advice will be suitable and will take their circumstances into account;
5. Service levels to customers will always be of an acceptable standard and what they have been led to expect;
6. Customers will not face post sale barriers to change products or switch providers;
7. Clients will be informed of avenues to escalate their complaints/grievances within the organisation and their rights to alternative remedy, if they are not fully satisfied with the response of Pointbreak to their complaints. If we you wish to make a complaint due to –
  - h. Poor treatment by a Pointbreak employee;
  - i. Carelessness by an employee resulting in poor delivery, non-communication, inconvenience, inaccurate or wrong information in dealing with clients;
  - j. Breach of confidentiality and/or trust;
  - k. d. System errors resulting in delayed information, wrong information and tardy service;
  - l. Any other event, incidence or occurrence that does not meet the standards expected by the customer or delivery standards promised by Pointbreak;

For formal complaints email [assist@pointbreak.com.na](mailto:assist@pointbreak.com.na)

You may register the complaint addressed in the following order of priority, in writing, orally or over telephone, as follows:

With your respective insurance broker or Wealth Manager or with Desmeon and Andrew,

- > **Swakopmund Office**  
**Desmeon Keulder**  
Tel: (064) 405 164  
Email: [desmeon@pointbreak.com.na](mailto:desmeon@pointbreak.com.na)
- > **Windhoek Office**  
**Andrew Rowles**  
Tel: (061) 378 800  
Email: [tony@pointbreak.com.na](mailto:tony@pointbreak.com.na)

The Compliance Officer at Pointbreak Head Office:

- > **Yamillah Katjirua**  
**The Compliance Officer**  
Pointbreak Wealth Management (Pty) Ltd  
c/o Lossen and Feld Street  
PO Box 97438  
Windhoek, Namibia  
Tel: (061) 378 800  
Email: [yamillah@pointbreak.com.na](mailto:yamillah@pointbreak.com.na)

Contact the Chief Executive Officer of Pointbreak at the following address:

- > **Andrew Rowles**  
**The Chief Executive Officer**  
Pointbreak Wealth Management (Pty) Ltd  
PO Box 97438  
Windhoek, Namibia  
Tel: (061) 378 800  
Email: [andrew@pointbreak.com.na](mailto:andrew@pointbreak.com.na)

Contact the NAMFISA at the following address for insurance:

In case the issue is not resolved to your satisfaction, within one calendar month, you may approach NAMFISA. The procedure for filing a complaint is electronic via the NAMFISA website [www.namfisa.com.na](http://www.namfisa.com.na). or please email [complaintsdept@namfisa.com.na](mailto:complaintsdept@namfisa.com.na) or call 061-2905161

**pointBreak**  
wealth management

Real people. Real returns.