

ONE PLANTM

Health Insurance

Treating Customers Fairly Mission Statement

Underwritten by



Effective Date: 1 April 2017
Version: 2.0

WHAT IS TCF?

TCF stands for Treating Customers Fairly. TCF was implemented by the Financial Services Board to ensure that the fair treatment of customers is embedded within the culture of all financial services providers. The goal of TCF is to improve customer confidence, ensure appropriate products and services, and enhanced transparency and discipline.

WHAT ARE THE SIX OUTCOMES?

OneHealth and all its employees subscribe to all six outcomes of TCF which are as follows:

- Outcome 1** Customers are confident that they are dealing with providers where the fair treatment of customers is central to the provider's culture.
- Outcome 2** Products and services marketed and sold in the retail market are designed to meet the needs of identified customer groups and are targeted accordingly.
- Outcome 3** Customers are given clear information and are kept appropriately informed before, during and after the time of contracting.
- Outcome 4** Where customers receive advice, the advice is suitable and takes account of their circumstances.
- Outcome 5** Customers are provided with products that perform as providers have led them to expect, and the associated service is both of an acceptable standard and what they have been led to expect.
- Outcome 6** Customers do not face unreasonable post-sale barriers to change product, switch provider, submit a claim or make a complaint.

OUR PROMISE TO YOU

We are committed to ensuring the following:

- 1 Deliver prompt, friendly, efficient, courteous and relevant customer service at all times
- 2 Provide efficient customer-driven processes
- 3 Continuously improve and identify new technologies and endeavour to excel in the delivery of our customer service
- 4 Assist you in making an informed decision whether it may be a new product, claim or amendment of your policy
- 5 Only provide you with products that you need
- 6 Encourage and build long lasting relationships with all our customers
- 7 Provide you with opportunities to provide us with feedback regarding the product and services that you have received and to make the necessary changes where appropriate to ensure customer satisfaction
- 8 Instil a culture of openness and transparency with regards to our processes and product

WHAT YOU CAN DO TO HELP

You can assist us with TCF by doing the following:

- 1 Providing and disclosing all the relevant information regarding your personal and medical information to enable us to provide you with products and services suitable to your needs
- 2 Tell us how we can improve our service and product
- 3 Inform us of any changes to your personal and medical information to ensure we keep our records up to date
- 4 Read through all your policy wording, associated documents and regular communications carefully and familiarise yourself with our processes and products
- 5 Let us know if there is any aspect of our products that you do not understand or are happy with

FEEDBACK

Should you have any complaints you may send a written complaint to us. Details of our complaints procedure can be found on our website www.oneplan.co.za or refer to your policy wording and associated documents. You may also contact our call centre on 010 001 0141.

South Africa

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Oneplan is administered by Oneplan Underwriting Managers (PTY) Ltd an authorised financial services provider 43628. Oneplan is not a Medical Aid Scheme but a short-term insurance product underwritten by Bryte Insurance Company Limited.

