

COMPLAINTS & DISPUTES PROCESS 2024



Although we strive to provide excellent service, occasionally errors still happen. We have a complaints process to help you get quick solutions for complaints and answers to your questions as soon as possible.

1. CONTACT US WITH YOUR ENQUIRY OR COMPLAINT

For immediate assistance, call our customer service centre at 0800 BANKMED (0800 226 5633). Calls from a Telkom landline are toll-free, and our agents are ready to help.

You can also email us at <u>enquiries@bankmed.co.za</u> with "Complaint" in the subject line. We respond to simple enquiries within one to two business days and complex cases within five business days.

2. REQUEST AN ESCALATION

If you have followed Step 1 and feel that your enquiry or complaint was not satisfactorily addressed or that the Scheme Rules were not correctly applied, please let us know how we can improve. Our customer service centre agents are fully equipped to resolve any errors or provide additional clarity and guidance.

Should you remain unsatisfied with the service or outcome provided by an agent, you may request to be transferred to a supervisor or manager. If a supervisor or manager is not immediately available, the agent will confirm your contact details and ensure you receive a call back as soon as possible.

3. COMPLAINTS ESCALATION

If you have followed the initial steps and still feel that your issue was not resolved to your satisfaction or that you have been treated unfairly, please email details of your experience to <u>tellus@bankmed.co.za</u>. Alternatively, send a written complaint to: Complaints, Bankmed, PO Box 1242, Cape Town, 8000.

We are committed to responding to all written complaints within 30 days. However, we will always strive to get back to you sooner.

4. LODGE A DISPUTE

If you have escalated your complaints through all available and relevant channels with the administrator and are still unsatisfied with the outcome, or if you believe that the Scheme has not adhered to its registered Rules or the provisions of the Medical Schemes Act, you may lodge a dispute.

To initiate this process, please complete the **Dispute Investigation Form**

5. CONTACT THE COUNCIL FOR MEDICAL SCHEMES

The Council for Medical Schemes (CMS) regulates medical schemes, including Bankmed, and handles complaints that members have not been able to resolve with their medical schemes.

You may contact the CMS at any stage of the complaints process, but we encourage you to follow the steps above to resolve your complaint with the Scheme first before reaching out to the CMS directly.

Contact details for the Council for Medical Schemes: Council for Medical Schemes Complaints Unit, Block A, Eco Glades 2 Office Park, 420 Witch-Hazel Avenue, Eco Park, Centurion 0157 <u>complaints@medicalschemes.com</u> | 0861 123 267 | <u>www.medicalschemes.com</u>

