

**IN THE OFFICE OF THE OMBUD FOR FINANCIAL SERVICES PROVIDERS
PRETORIA**

CASE NUMBER: FSOS 00246/15-16/ FS 1

In the case between:

MARTHA BITTERBOS

Complainant

and

MIRIAM MAKETLO t/a JO-MERI FUNERAL SERVICES

Respondent

**DETERMINATION IN TERMS OF SECTION 28 (1) OF THE FINANCIAL ADVISORY
AND INTERMEDIARY SERVICES ACT 37 OF 2002 ('FAIS ACT')**

A. INTRODUCTION

[1] On 2 November 2017, a recommendation in terms of section 27 (5) (c) of the Act was made to the respondent. The respondent did not respond to the recommendation. This determination therefore, shall be read in conjunction with the recommendation and shall form part of this determination.

B. THE PARTIES

[2] The complainant is Mrs Martha Bitterbos, a female of adult age. Her full details are on file in this Office.

[3] The respondent is Miriam Maketlo, an adult female sole proprietor who trades under the name and style Jo-Meri Funeral Services. The respondent's address is 206 Colying Court, 7 Wriyth Street, De Beers, Kimberley, Northern Cape.

[4] The regulator's records confirm that the respondent has never been registered as a financial services provider. At a particular point, the respondents were said to be juristic representatives of KGA Life Ltd but ceased to be so some time in December 2014.

C. CONCLUSION

[5] Based on the information provided in the recommendation it follows that respondent is liable to pay complainants claim.

D. ORDER

[6] The complaint is upheld.

1. Respondent is hereby ordered to pay to complainant the full amount of R10 000 within SEVEN (7) days from date of this order.
2. Interest at the rate of 10.25% shall be calculated from date of determination to date of full payment.

DATED AT PRETORIA ON THIS THE 31st DAY OF JANUARY 2018.



**NOLUNTU N BAM
OMBUD FOR FINANCIAL SERVICES PROVIDERS**