

COMPLAINTS PROCEDURE

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COMPLAINTS PROCEDURE

1. INTRODUCTION

Complaints management is an integral part of Treating Customers Fairly (TCF) and the Financial Advisory and Intermediary services Act 37 of 2002 requires us, in our capacity as an authorised financial services provider, to establish, maintain, and operate, an adequate, and effective, complaints management framework, to ensure the effective resolution of complaints, and the fair treatment of complainants. TCF Outcome 6 requires that clients should not face unreasonable post-sale barriers imposed by the Company, to change financial products, switch product suppliers, switch financial services providers, submit a claim, or make a complaint. We are committed to rendering financial services with honesty, fairness, due care, and diligence, and treating customers fairly.

2. WHAT IS A COMPLAINT?

A complaint is an expression of dissatisfaction, by you, to us, or to one of our service providers, about a financial product, or financial service, provided, or offered, by us, which indicates, or alleges, regardless of whether the expression of dissatisfaction is submitted together with, or in relation to, a query by you, expressing that:

- (1) we, or one of our service providers, has contravened, or failed to comply with, an agreement, a law, a rule, or a code of conduct, which is binding on us, or to which we subscribe;
- (2) our, or one of our service provider's, mal-administration, or wilful, or negligent, action, or failure to act, has caused you harm, prejudice, distress, or substantial inconvenience; and/or
- (3) we, or one of our service providers, has treated you unfairly.

3. HOW TO LODGE A COMPLAINT?

If you are unhappy with our service or financial products, please tell us by **submitting a ticket** at <https://support.easyequities.co.za/support/tickets/new>.

We appreciate your feedback, we take your complaints seriously, and commit to attend to them as quickly as possible. The quickest way for us to resolve your complaint is by logging a ticket as set out above.

4. WHAT TO INCLUDE IN YOUR COMPLAINT?

To assist us to address your complaint as quickly as possible, please include all the relevant information. Please include:

- Your full name, identity number, and contact details
- Your EasyEquities account number
- Name of financial product (if applicable)
- Details about your complaint
- Any losses you have suffered, due to this issue
- What you would like us to do, to make things right for you
- Your permission for us to use all the information you have given us, to resolve your complaint

5. WHAT WE WILL DO TO ASSIST YOU

- We will attend to your complaint as quickly, and as fairly, as possible.
- If we find that it is not a simple issue, we will keep you updated while we work on it.
- Within two business days of receiving your complaint, we will acknowledge receipt.
- If we cannot resolve your complaint immediately, we will do our best to resolve it within 5 business days, and provide you with written feedback.

- Some complaints may be complex, and involve many issues. In these cases, we will not be able to resolve the matter within 5 business days, but we will resolve it within a maximum of six weeks of the receipt of the complaint. We will keep you updated regularly, and we will let you know exactly who is taking ownership of your complaint, and who will follow it through to completion.
- After we do everything, we can, to properly investigate your complaint, and fairly assess the issue, we will send you a final reply on the matter.

6. WHAT TO DO IF YOU ARE UNHAPPY WITH THE WAY WE DEALT WITH YOUR COMPLAINT

If you feel we have been unreasonable, or unfair, in any way, you may escalate your concern. You may escalate your complaint to complaints@purplegroup.co.za before you decide to take the matter up with the relevant ombud (or adjudicator or the Financial Sector Conduct Authority, as the case may be). Our compliance team will only respond to escalations that include a valid ticket number and your EasyEquities account number.

After escalation, if you are still unhappy with the way your complaint has been handled, despite our best efforts, you may take the matter up with the relevant ombud, which are independent bodies that have been set up to sort out complaints between clients and financial institutions that have not been able to resolve complaints effectively between themselves.

For complaints about financial advice and/or financial products, you should contact the financial services providers ombud:

Tel: +27 (0) 12 470 9080

Fax: +27 (0) 12 348 3447

Postal address: P. O. Box 74571, Lynnwood Ridge, 0040

Physical address: Sussex Office Park, Ground Floor, Block B, 473 Lynnwood Road, Cnr Lynnwood Road & Sussex Avenue, Lynnwood, 0081

Email: info@faisombud.co.za

Website: www.faisombud.co.za

6.1 For complaints about unit trusts (collective investment schemes), you should contact the Financial Sector Conduct Authority:

Tel: +27 (0) 12 428 8017

Postal address: P. O. Box 35655, Menlo Park, 0102

Physical address: Riverwalk Office Park, Block B, 41 Matroosberg Rd, Ashlea Gardens Ext 6, Menlo Park, Pretoria, 0081

Email: CIS.complaints@fsca.co.za

Website: www.fsca.co.za

6.2 For complaints about retirement funds, you should contact the Pension Fund Adjudicator:

Tel: +27 (0) 12 346 1738

Fax: +27 (0) 86 693 7472

Postal address: P. O. Box 580, Menlyn, 0063

Physical address: Riverwalk Office Park, Block A, 41 Matroosberg Rd, Ashlea Gardens Ext 6, Menlo Park, Pretoria, 0081

Email: enquiries@pfa.org.za

Website: www.pfa.org.za

6.3 For complaints about short-term insurance policies, you should contact the short-term insurance ombud:

Tel: +27 (0) 11 726 8900

Fax: +27 (0) 11 726 5501

Postal address: P. O. Box 32334, Braamfontein, 2017

Physical address: 5th floor, Building D, Sunnyside Office Park, 32 Princess of Wales Terrace, Parktown

Email: info@osti.co.za

Website: www.osti.co.za