



# Complaints Policy

## Complaints Procedure: Guidelines for Clients

### Introduction

The purpose of this document is to provide clients with information on how to lodge a complaint.

RealFin is committed to handling client complaints in a timely and fair manner and has implemented systems and procedures to meet this commitment.

This document has been formulated in accordance with the relevant provisions contained in the Collective Investment Schemes Control Act, No. 45 of 2002 (“**CISCA**”), the Financial Advisory & Intermediary Services act, No. 37 of 2002 (“**FAIS**”) and the principles embodied in the “Treating Clients Fairly” (“**TCF**”) initiative published by the Financial Sector Conduct Authority.

### Definition of complaint

For the purposes of this document a “complaint” means a specific complaint relating to a financial service rendered by RealFin to the client, alleging that we:

- Contravened or failed to comply with a provision of CISCA or FAIS and that as a result the client has suffered financial prejudice or damage; or
- Willfully or negligently rendered a financial service to the client which has caused prejudice or damage to the client or which is likely to result in such prejudice or damage; or
- Treated the client unfairly.

Complaints which do not satisfy the above definition, while always taken very seriously, will not necessarily follow the procedure outlined in this document.

## Complaints procedure

To ensure that all complaints are properly understood and speedily dealt with, clients are urged to submit complaints in writing (via email or letter).

Clients may complain by:

- Email to: [complaints@realfin.co.za](mailto:complaints@realfin.co.za)
- Letter to: RealFin Collective Investment Schemes (RF) Proprietary Limited, RealFin Fund Services Proprietary Limited or RealFin Asset Management Proprietary Limited, Suite 25, Private Bag X16, Constantia, 7848

The complaint must contain all relevant information and copies of relevant documentation must be attached to the written complaint.

RealFin will log the date and contents of the complaint in the Complaints Register.

If a complaint is not in writing, we will request the client to lodge the complaint in writing.

RealFin will confirm receipt of the complaint in writing to the client within 5 business days of receipt. RealFin will then investigate the complaint to ascertain whether the complaint can be resolved immediately.

If the complaint can be resolved immediately, RealFin will take the necessary action and advise the client accordingly.

If the complaint cannot be resolved immediately, RealFin will send the client a written summary of the steps to be taken to resolve the matter and the expected date of resolution.

If RealFin is unable to resolve the complaint within 3 weeks of logging the complaint in the Complaints Register, RealFin will notify the client by means of a written acknowledgment. This will outline the status of the complaint and the expected date of final resolution.

If RealFin is unable to resolve the complaint within a further 3 weeks of the written acknowledgment (i.e. 6 weeks since the complaint was logged), RealFin will notify the client giving full written reasons as to why the outcome was not favourable, and advise the client:

- of their right to seek legal redress by referring the complaint to the Financial Sector Conduct Authority's CIS Department and/or the FAIS Ombud, together with the contact details of such adjudicator; and
- that it should be done within 6 months of receipt of such notification.

RealFin will then update the Complaints Register with all developments and activities.

RealFin will maintain record of complaints for a period of five years.