

Complaints Management Policy

1. Introduction

- 1.1 Wealthpoint Capital (Pty) Ltd is committed to constantly looking at new ways of improving client service experience through innovative ideas and personal attention. To facilitate this, the Wealthpoint Capital (Pty) Ltd Compliance Department has developed a Complaints Procedure that sets out our commitment to handling all client complaints in a fair, effective and prompt manner.
- 1.2 Feedback from clients is highly valued as it gives Wealthpoint Capital (Pty) Ltd the opportunity to constantly advance our service delivery and processes by resolving any complaints in a satisfactory matter.

2. The Purpose

- 2.1 This document serves to state our commitment in terms of complaints resolution. Wealthpoint Capital (Pty) Ltd will maintain an effective complaint resolution procedure to ensure prompt resolutions of written complaints by means of:
 - enabling easy access of the dispute resolution policies and procedures to the clients by means of our website or on request by mail or e-mail;
 - taking all necessary steps to investigate the complaint after receipt and recording thereof, offering proper consideration;
 - addressing and resolving any complaints received in a timely and fair manner,
 - being transparent in the resolution process;
 - ensuring that responsibilities and mandates are delegated to facilitate disputes and an escalation process to staff with adequate expertise to improve services and dispute resolution systems and procedures where necessary;
 - furnishing the client with comprehensive reasons and providing procedural advice and contact details of the relevant regulatory body in the instances where the outcome of a dispute is not satisfactory to the client;
 - maintaining appropriate records of all complaints for a period of five years.

3. The Procedure

3.1 Submission

- 3.1.1 Any client can submit a complaint to the Compliance Department with the following details:
Suite 4, 5 Fricker Road , Phone: 082 901 4269
Illovo, Johannesburg Email: info@complianceconsulting.co.za
- 3.1.2 The complaint must be in writing and contain the following:
 - client details
 - details of the complaint
 - any documentary proof, where applicable

3.2 Acknowledgement

The Compliance Department will acknowledge receipt of the complaint upon receipt and will be responsible for investigation and resolution, together with the relevant entity and business unit concerned. The client will also be informed of the process at this stage going forward.

3.3 Reply

Where possible, Wealthpoint Capital (Pty) Ltd will endeavour to resolve the complaint within 5 business days of receipt of the complaint, taking into account the nature of the complaint and the product type.

3.4 Secondary reply

If the matter has not been resolved after 28 days since the complaint was lodged, the client will be informed of their right to approach relevant regulatory authorities as described at the end of this procedure. The client can approach the relevant regulatory authority within 4 weeks after Wealthpoint Capital's response or within 6 months after the occurrence of the conduct-giving rise to the complaint, should the client not be satisfied with the outcome of the Complaints Resolution Procedure. Other regulatory authorities may also be contacted according to the nature of the product or services concerned. With regards to any JSE trading complaints submitted to the JSE: if the JSE Surveillance Department is unable to facilitate a resolution of the complaint within 4 weeks of lodgement of the complaint with it, the Director: Surveillance will refer the unresolved complaint to the Company Secretary of the JSE to be dealt with in terms of the dispute resolution rules.

4. Investigation and Outcome

No matter the outcome, the nature of the complaint will be investigated to ensure that remedial action is taken to avoid that a similar complaint arises in the future, if need be. No person involved directly in the complaint is allowed to investigate same and the investigation shall be carried out by the Compliance Department. The client will be informed of the outcome.

5. Record Keeping

A record will be kept detailing the full nature of the complaint by the Compliance Department, as well as correspondence related thereto in compliance with the particular legislation depending on the nature of the complaint. In general records of complaints must be kept for 5 years from the date of receipt unless required otherwise.

If the Complaint has not been resolved to the client's satisfaction after the procedure above the client may approach one of the following regulatory bodies, whichever is relevant to the complaint. Please note that the information of the various regulatory bodies may change from time to time. Please consult the Compliance Officer to obtain the correct contact details of the Regulator in question with regards to the nature of the complaint:

Contact details for the FAIS Ombud:

Physical address:
FAIS Ombud
Kasteel Park Office Park
Orange Building, 2nd Floor
Cnr of Nossob and Jochemus
Street
Erasmuskloof
Pretoria

Postal address:
PO Box 74571
Lynwood Ridge
0040

Customer contact division:
Tel: +27 12 762 5000 / +27 12 470 9080
Fax: + 27 12 348 3447 / +27 12 470 9097
Email: info@faisombud.co.za
www.faisombud.co.za

