



Complaints Procedure

Introduction

Rezco is a group of companies operating in the South African financial services industry and is committed to resolving complaints in a manner that is fair, transparent, effective, and timely, in line with applicable legislation and regulatory standards. This Complaints Procedure summarises how a client or affected person may submit a complaint to Rezco and explains how complaints will be managed and resolved in accordance with Rezco's internal Complaints Policy and applicable regulatory requirements. This Procedure applies to entities within the Rezco Group, inclusive *inter alia* of:

- Rezco Asset Management (Pty) Ltd, an authorised Financial Services Provider in terms of the Financial Advisory and Intermediary Services Act, 2002 (FAIS) and
- Rezco Collective Investments Ltd, an authorised Collective Investment Scheme Manager in terms of the Collective Investment Schemes Control Act, 2002 (CISCA).

Any reference to "Rezco" refers to the above entities and their representatives, jointly and severally, as the context requires.

Definitions

For purposes of this Complaints Procedure:

"CISCA" means the Collective Investment Schemes Control Act 45 of 2002.

"FAIS" means the Financial Advisory and Intermediary Services Act 37 of 2002.

"Complaint" means an expression of dissatisfaction submitted by or on behalf of a client or affected person relating to a financial product or financial service provided by Rezco or its representatives, where it is alleged that Rezco or a representative has contravened or failed to comply with applicable legislation, resulting in actual or potential financial prejudice or damage, acted negligently or wilfully in rendering a financial service or product and/or treated the complainant unfairly.

"Complaints Officer" means the person appointed by Rezco to manage, investigate, and oversee the resolution of complaints.

"Internal complaints resolution process" means Rezco's documented procedure for the receipt, investigation, resolution, and record-keeping of complaints.

"Resolution" means the final outcome of a complaint following investigation, including any redress offered, where applicable.

Lodging a Complaint

A client or affected person who wishes to lodge a complaint must submit the complaint in writing, providing sufficient detail to enable Rezco to properly investigate the matter and respond to such complaint timeously. The complaint should at least include the following information:

- Full name, identity number, and contact details of the complainant
- Where applicable, proof of authority if the complaint is submitted on behalf of another person
- A clear description of the complaint, including relevant dates, facts, and circumstances
- Copies of any supporting documentation that may assist in the investigation.

All complaints can be submitted in writing to Rezco using the following email addresses:
complaints@rezco.co.za / cc: forms@rezco.co.za.

Acknowledgement of Complaint

All complaints received are monitored by designated Rezco staff. Written acknowledgement of receipt of the complaint will be provided within at least 2 business days of receipt thereof.

Internal Complaints Resolution Process

Complaints that are not upheld immediately by the designated staff member who received it will be referred to the Complaints Officer. The complainant will be notified in writing of this referral.

The Complaints Officer will:

- assess the complaint impartially and objectively
- investigate the matter thoroughly, including obtaining additional information from the complainant, relevant staff or third parties, where necessary and
- ensure that the complaint is handled in a manner that is proportionate, consistent, and fair.

The investigation process and findings will be fully documented. Following completion of the investigation, the complaints officer will determine an appropriate outcome, which may include:

- dismissal of the complaint (with reasons)
- partial or full resolution in favour of the complainant and/or
- appropriate redress, corrective action, or remedial steps.

Complaints Officer

Name: Mrs Kelly-joan Nagel / 041 585 1525

Feedback and Timeframes

The complainant will receive written feedback on the outcome of the complaint within at least ten (10) business days of submission, unless circumstances reasonably require a longer period. Where additional time is required, the complainant will be informed of the delay, the reasons therefore and estimated timeframes.

If a complaint is dismissed or not resolved in favour of the complainant, Rezco will provide written reasons therefor and advise the complainant of their right to refer the matter to the appropriate Ombud and/or regulatory body, alternatively, if the complaint is resolved in favour of the complainant, appropriate and proportionate redress will be implemented without undue delay.

Escalation to an Ombud or Regulator

If a complainant is not satisfied with the outcome of the internal complaints resolution process, they may refer the matter to the appropriate external dispute resolution body, including the Ombud.

Complaints Register and Record-Keeping

Rezco maintains a formal complaints register in which the following are recorded:

- details of each complaint received
- steps taken in the investigation and resolution process
- the outcome of the complaint and
- any redress or corrective action implemented.

All complaints and related documentation are retained in accordance with applicable legislative and regulatory record-keeping requirements.

Commitment to Fair Treatment

Rezco is committed to handling complaints in a manner consistent with Treating Customers Fairly principles, ensuring complaints are addressed independently and without bias and using complaints data to identify trends and improve systems, controls, and service delivery.

Contact Details: FAIS Ombud

Email: info@faisombud.co.za or enquiries@faisombud.co.za or www.faisombud.co.za

Contact number: (012) 762 5000 / (012) 470 9080

Address: 125 Dallas Avenue, Menlyn Central, Waterkloof Glen, Pretoria 0010