

COMPLAINTS PROCEDURE POLICY

Version 1 – October 2023



A. Introduction

TibiGlobe (PTY) Ltd (hereinafter referred to as “**the Company**”) is a Company incorporated under the laws of South Africa, bearing the Company registration number 2018/054431/07, regulated by the Financial Sector Conduct Authority (hereinafter referred to as the “**FSCA**”), under license number FSP 50012. The Company’s Registered Office is 169 Oxford Road, Cradock Square, 1st Floor, Rosebank, Gauteng, 2196, South Africa. The official Website of the Company is www.tibiglobe.com (hereinafter referred to as the “**Website**”).

This Complaints Procedure Policy, referred to as the “**Policy**” outlines the framework and procedures followed by the Company to handle clients’ complaints promptly and fairly. It also describes the actions a client needs to follow and provides the relevant document(s) to be used for filing a complaint.

The Company is committed to act in the best interests of its clients at all times and in that respect ensures that appropriate systems, procedures and controls are in place. These measures aim to provide clients, with an easily accessible, transparent, fair and time efficient complaints handling mechanism. To ensure efficient complaint handling and prevent recurring issues, the Company has appointed a designated Compliance Officer. This Compliance Officer is responsible for overseeing the proper handling of client complaints and implementing necessary measures for resolution.

B. Definition

A complaint, as defined by the Company, encompasses any objection or expression of dissatisfaction raised by the Client concerning the services provided by the Company. At the conclusion of this policy, a complaint form is attached for your convenience.

C. Procedure

The Client may register a complaint by completing the complaint form attached herein as **Appendix 1** and sending it to the Company, using any of the following options:

- By email: complaints@tibiglobe.com
- By mail: Tibiglobe (PTY) Ltd, 169 Oxford Road, Cradock Square, 1st Floor, Rosebank, Gauteng, 2196, South Africa

1. For the better handling of the complaint, together with the Complaints form, it is advisable that the Client also sends any evidence in his possession supporting his claim(s). Upon receipt of the Client's complaint (and supporting evidence as applicable), the Company will promptly send a written acknowledgement to the Client.
2. The Company will review the client's complaint and compare their claim(s) including any supporting evidence provided to the Company's systems and records and assess the validity and accuracy of the complaint and claim(s) filed in a fair and timely manner.
3. The Company will make all reasonable efforts to provide a response within six (6) weeks. If, however, this is not possible, the Company has the right to request for extra time to resolve the matter and it will notify the Client in writing, providing an estimated timeline for resolving the matter.
4. The Company's team may reach out to the complainant client directly, including via email or phone, to seek further clarifications and information as needed. Full cooperation from the complainant client is crucial to expedite the investigation and potential resolution of the complaint.
5. It should be noted that if the complainant client fails to respond to the Company's officers within three (3) months of the date of submitting the complaint, the Company will consider the complaint closed and discontinue the relevant investigation.

D. Client records

The Client should provide all relevant documentation as well as any additional information requested by the Company in order to ensure all records are collected and the complaint is properly resolved on time.

All records will be kept safe as per local requirements and for a period of five (5) years.

E. Updates

The Company may modify this policy periodically and without prior notice. Any amendments will be communicated by posting an updated version of the policy on the Website. It is your responsibility to review this policy regularly, and if you continue to use the Website following the publication of any changes, it will signify your acceptance of those modifications.

F. Final Decision

Upon reaching a resolution, the Company will inform the complainant client of the outcome, along with an explanation of its stance.

G. Other Actions

- a) If the complainant has reasonable grounds that the Company did not adequately address their complaint, they may escalate the complaint to the Financial Ombudsman of South Africa for mediation and potential compensation. It is crucial to contact the Financial Ombudsman within six (6) months of receiving the Company's final response;

In the unlikely event that the Company does not provide a final response within the timeframes outlined above, the complainant may still refer the matter to the Financial Ombudsman within six (6) months from the date the Company was expected to issue a final decision.

For more information or to submit a complaint, you can visit the Financial Ombudsman's website at <https://www.faisombud.co.za>.

[The complaint form can be found in the next page]

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- *Please enclose any other relevant documentation that may help us to handle the complaint.*
- *Possible documentation to be provided (client statement, correspondence with the Company as well as any other supporting documentation to be requested by the Compliance Officer which is relevant to the Client's complaint)*

Date and place

Client Signature

| | |
|--------------------------------------|--|
| <u>For internal use only:</u> | |
| Complaint Received By: | Date: |
| Acknowledgement sent to Client: | <input type="checkbox"/> Yes - <input type="checkbox"/> No |
| | |
| Response provided to Client: | <input type="checkbox"/> Yes - <input type="checkbox"/> No |
| Signature of Compliance Officer: | Date: |



TIBIGLOBE (PTY) LTD

TibiGlobe is operated by TIBIGLOBE (PTY) LTD, a South Africa Investment Firm, authorized and regulated by the Financial Sector Conduct Authority (FSCA) of South Africa, with FSP License Number 50012. TIBIGLOBE (PTY) LTD registration number is 2018 / 054431 / 07.

Registered Address: 169 Oxford Road, Cradock Square, 1st Floor, Rosebank, Gauteng, 2196, South Africa.

Website: www.tibiglobe.com

Contact us: support@tibiglobe.com

