

COMPLAINTS POLICY



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1. Introduction and context

Denker Capital (Pty) Ltd (Denker / the entity) is an authorised financial services provider (FSP) with FSP number 47075, licensed in terms of the Financial Advisory and Intermediary Services Act (FAIS Act).

We recognise the importance of providing excellent service to our clients. As required by FAIS, we have a formal complaints handling process for clients who are not satisfied with the services rendered to them by an FSP.

The purpose of this document is to set out the steps to be followed by clients to lodge a complaint, and those to be followed by Denker to ensure timeous and efficient resolution of those complaints.

2. Purpose

In terms of the FAIS General Code of Conduct for Authorised Financial Services Providers and Representatives, a licensed FSP must have complaints resolution procedures in place. These complaints procedures aim to:

- Adhere to the regulatory requirements;
- Facilitate the professional handling of complaints;
- Ensure transparency - clients should have full knowledge of the complaint handling procedure;
- Allow for speedy handling of all complaints;
- Ensure a full and fair investigation into complaints; and
- Provide for an effective response and appropriate redress to clients.

3. Definition

A complaint refers to a specific complaint relating to a financial service rendered to the client on or after the date of commencement of FAIS, alleging that Denker or its representatives:

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

4. How to submit a complaint

Should you wish to lodge a complaint you can do so via email to investorrelations@denkercapital.com, using the form in Annexure A.

5. Complaints handling process

- Receipt of your complaint will be acknowledged within two working days of receipt thereof.
- Your complaint will be investigated by an impartial employee with sufficient seniority and knowledge.
- We may ask for additional information if needed.
- We will investigate, attempt to resolve and respond within three weeks of receiving your complaint.
- If we require further time to investigate the complaint, this will be communicated to you in writing. We are legally obliged to consider, assess and resolve your complaint within a six-week period.
- Once the investigation is complete, we will provide you with our final assessment in writing, giving full reasons for our findings. In the event of us not being able to resolve the complaint, or if you are not satisfied with our response, you may escalate the complaint to our CEO for review.
- If you are still unsatisfied with the outcome of the complaint handling, the complaint may be referred, within a six-month period, to the FAIS Ombud using the contact details included below. The FAIS Ombud will only consider your complaint after this internal resolution process has been exhausted.
- The complaint will be added to Denker's complaints register, and records relating to the complaints will be kept for a minimum of five years from receipt of the complaint.

6. Complaints referred to the FAIS Ombud

Contact details of the FAIS Ombud:

- Telephone: 012 762 5000 / 012 470 9080
- Email: info@faisombud.co.za
- www.faisombud.co.za

Please take note of the following, should a compliant be referred to the FAIS Ombud:

- The FAIS Ombud will not adjudicate in matters where the claim is in excess of R800,000.
- If you already instituted action in a court of law in respect of this complaint the Ombud will not consider the complaint.
- If the complaint was not resolved through conciliated settlement, the Ombud may make a determination which has the same legal status of a civil court judgement.
- An award of cost may be made against the person complained against.
- An award of costs may be made against a complainant if the conduct of the complainant was improper or unreasonable, or if the complainant caused an unreasonable delay in the finalisation of the investigation.

Annexure A: Complaint form

DETAILS OF COMPLAINANT															
Title															
Name and surname															
Investor code, if applicable															
ID/Passport/Company registration number															
Telephone															
Cellphone															
Residential address															
Postal address															
How would you prefer us to contact you? Please mark with an X.	<table border="1"> <tr> <td>Email</td> <td><input type="checkbox"/></td> <td>SMS</td> <td><input type="checkbox"/></td> </tr> <tr> <td>Telephone</td> <td><input type="checkbox"/></td> <td>Cellphone</td> <td><input type="checkbox"/></td> </tr> <tr> <td>Posted letter</td> <td><input type="checkbox"/></td> <td>Faxed letter</td> <td><input type="checkbox"/></td> </tr> </table>			Email	<input type="checkbox"/>	SMS	<input type="checkbox"/>	Telephone	<input type="checkbox"/>	Cellphone	<input type="checkbox"/>	Posted letter	<input type="checkbox"/>	Faxed letter	<input type="checkbox"/>
Email	<input type="checkbox"/>	SMS	<input type="checkbox"/>												
Telephone	<input type="checkbox"/>	Cellphone	<input type="checkbox"/>												
Posted letter	<input type="checkbox"/>	Faxed letter	<input type="checkbox"/>												
THE COMPLAINT															
What of the following financial services are you dissatisfied with? Please mark with an X.	<table border="1"> <tr> <td>A service</td> <td><input type="checkbox"/></td> <td>Advice</td> <td><input type="checkbox"/></td> </tr> <tr> <td>A product</td> <td><input type="checkbox"/></td> <td>Other</td> <td><input type="checkbox"/></td> </tr> </table>			A service	<input type="checkbox"/>	Advice	<input type="checkbox"/>	A product	<input type="checkbox"/>	Other	<input type="checkbox"/>				
A service	<input type="checkbox"/>	Advice	<input type="checkbox"/>												
A product	<input type="checkbox"/>	Other	<input type="checkbox"/>												
If applicable, what is the name of the Denker Capital representative who provided you with the financial service?															
Please describe your complaint.															
How would you like us to resolve the problem?															
If applicable, please attached the relevant documentation relating to your complaint.															