Complaints Handling Policy

Effective Date: [To be confirmed by ZIVEST]
Last Updated: 23/10/2026

1. Purpose

The purpose of this Complaints Handling Policy is to outline how ZIVEST (PTY) LTD ("we", "us", "our") receives, manages, and resolves client complaints in a fair, transparent, and timely manner, in accordance with applicable South African laws, including the FAIS Act and related conduct requirements where relevant to the services provided.

2. Definition of a Complaint

A **complaint** is any expression of dissatisfaction, whether oral or written, by a client or prospective client relating to:

- A financial service provided or offered by us
- Our conduct, advice, or failure to act
- A breach of contract, regulatory requirement, or code of conduct
- Financial prejudice, loss, distress, or inconvenience suffered as a result of our actions or omissions

3. How to Lodge a Complaint

Complaints must be submitted in writing and should include:

- Full name and contact details of the complainant
- A clear description of the complaint and relevant facts
- Supporting documents or evidence (if applicable)
- The desired resolution

Complaints can be sent to:

Compliance Department
ZIVEST (PTY) LTD
Office 1215, The Leonardo, 75 Maude S, Sandown, Sandton, Gauteng, 2196, South Africa
Email: [ZIVEST compliance email - to be confirmed]
Email: [ZIVEST general contact email - to be confirmed]

4. Complaints Handling Process

Step 1: Acknowledgement

- We will acknowledge receipt of your complaint **within 5 business days** of receiving it.

Step 2: Investigation

- Your complaint will be investigated by our Compliance Officer or a designated representative who was not directly involved in the matter.
- We may request additional information from you to assist in our investigation.

Step 3: Response

- We will provide a **written response within 6 weeks** of receiving all required information.
- Our response will outline our findings, the decision reached, and the reasons for the decision.

Step 4: Resolution

- If your complaint is upheld, we will propose a fair resolution, which may include remedial action, compensation, or another appropriate remedy.

5. If You Are Not Satisfied

If your complaint falls within the jurisdiction of the Office of the FAIS Ombud, you may refer it to that office. Otherwise, you may seek recourse through the appropriate regulatory or dispute-resolution channel:

FAIS Ombud Contact Details
Telephone: +27 (0)12 762 5000
Email: info@faisombud.co.za
Website: www.faisombud.co.za
Postal Address: PO Box 74571, Lynnwood Ridge, 0040, South Africa

6. Record-Keeping

We keep a record of all complaints received for a minimum of **5 years**, including:

- The details of the complaint
- The steps taken to resolve it
- The outcome and final response

Complaint records will be made available to competent regulatory authorities where required by applicable law.

7. Commitment to Fair Treatment

We are committed to treating clients fairly in line with the **Treating Customers Fairly (TCF)** principles. Every complaint will be handled objectively, without bias, and in a manner designed to achieve a fair outcome for all parties.