Afrivest Capital (Pty) Ltd: Complaints Resolution Policy

Effective Date: 01 February 2026

Next review: 01 February 2027

Afrivest Capital (Pty) Ltd (hereinafter referred to as "Afrivest Capital," "we," "us," or "our") is an authorised Financial Services Provider (FSP No. 55291) regulated by the Financial Sector Conduct Authority (FSCA) in terms of the Financial Advisory and Intermediary Services Act, 2002 ("FAIS Act"). We are committed to providing excellent service and ensuring that all client complaints are handled fairly, efficiently, and transparently in accordance with the FAIS Act and its General Code of Conduct.

1. Introduction

This Complaints Resolution Policy outlines the process for lodging and resolving complaints received from our clients. We view complaints as an opportunity to improve our services and strengthen our client relationships. Our aim is to resolve all complaints promptly and to the satisfaction of our clients.

2. Definition of a Complaint

For the purpose of this policy, a "complaint" means a written or oral expression of dissatisfaction, whether justified or not, from a client or a person acting on behalf of a client, regarding a financial service rendered by Afrivest Capital or its representatives, which alleges that the client has suffered or is likely to suffer financial prejudice, damage, or injury.

3. How to Lodge a Complaint

Clients are encouraged to lodge complaints as soon as possible after the event giving rise to the complaint. Complaints can be lodged through the following channels:

- Email: compliants@afrivestcapital.online
- Telephone: +27 81 497 0063
- Postal Address: 203 Orion Avenue, Waterkloof Ridge, 0181
- Online Form: www.afrivestcapital.online

When lodging a complaint, please provide the following information to assist us in resolving the matter efficiently:

- Your full name and contact details.
- A clear and concise description of the complaint.
- The date on which the event giving rise to the complaint occurred.
- Any relevant supporting documentation (e.g., correspondence, statements).
- The desired outcome or resolution.

4. Complaints Handling Process

Upon receipt of a complaint, Afrivest Capital will follow these steps:

4.1. Acknowledgment

We will acknowledge receipt of your complaint in writing within [e.g., 3 business days] of receiving it. The acknowledgment will include a reference number for your complaint and the contact details of the person or department handling your complaint.

4.2. Investigation

Your complaint will be assigned to a suitably qualified and impartial individual for investigation. We will gather all relevant information, review records, and, if necessary, contact you for further details. We aim to conduct a thorough investigation to understand the facts and circumstances surrounding your complaint.

4.3. Resolution

We will endeavour to resolve your complaint within [e.g., 6 weeks] from the date of receipt. If we are unable to resolve the complaint within this timeframe, we will inform you of the reasons for the delay and provide an estimated timeframe for resolution.

Upon completion of our investigation, we will provide you with a written response outlining:

- Our findings and decision regarding your complaint.
- The reasons for our decision.
- Any remedial action taken or proposed.
- Your right to refer the complaint to the FAIS Ombud if you are dissatisfied with our resolution.

4.4. Referral to the FAIS Ombud

If you are not satisfied with our final response, or if we have not resolved your complaint within 6 weeks, you have the right to refer your complaint to the Office of the FAIS Ombud. The FAIS Ombud is an independent body established to resolve complaints against financial services providers.

Contact Details for the FAIS Ombud:

- Physical Address: Menlyn Central Office Park, 11th Floor, Corobay Avenue, Pretoria, 0081
- Postal Address: P.O. Box 74571, Lynwood Ridge, 0040
- Telephone: +27 12 470 9080
- Fax: +27 12 348 3447
- Email: info@faisombud.co.za
- Website: www.faisombud.co.za

5. Record Keeping

We will maintain a record of all complaints received, including the nature of the complaint, the steps taken to resolve it, and the outcome. These records will be kept for a minimum of five years, as required by regulatory provisions.

6. Confidentiality

All complaints and related information will be treated with the strictest confidentiality, subject to our legal and regulatory obligations.

7. Review of Policy

This Complaints Resolution Policy will be reviewed periodically to ensure its effectiveness and compliance with current legislation and best practices. Any amendments will be communicated to clients through our website or other appropriate channels.