# Afrivest Capital (Pty) Ltd: Treating Customers Fairly (TCF) 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 treating our customers fairly in all aspects of our business, from product design and marketing to advice, service, and complaints handling. This Treating Customers Fairly (TCF) Policy outlines our commitment to ensuring fair outcomes for our clients.

## 1. Introduction

TCF is an outcomes-based regulatory and supervisory approach designed to ensure that financial institutions deliver specific, clearly articulated fairness outcomes for financial customers. The six TCF outcomes are central to our business philosophy and operations.

## 2. The Six TCF Outcomes

Afrivest Capital is committed to achieving the following six TCF outcomes for our clients:

### Outcome 1: Customers can be confident that they are dealing with firms where TCF is central to the corporate culture.

- Our Commitment: TCF principles are embedded in our corporate culture, values, and business practices. Our leadership is committed to fostering a client-centric environment, and all employees and representatives are trained on TCF principles.

### Outcome 2: Products and services marketed and sold in the retail market are designed to meet the needs of identified client groups and are targeted accordingly.

- Our Commitment: We design and offer products and services, including trading signals, that are suitable for specific client groups. Our marketing and sales processes ensure that products are targeted appropriately, and clients receive clear, accurate, and understandable information.

### Outcome 3: Customers are provided with clear information and are kept appropriately informed before, during and after the point of sale.

- Our Commitment: We provide clients with comprehensive and transparent information about our services, fees, risks, and terms and conditions. Communication is clear, concise, and in plain language, enabling clients to make informed decisions. We keep clients informed of any material changes or updates.

### Outcome 4: Where customers receive advice, the advice is suitable and takes account of their circumstances.

- Our Commitment: While our trading signals are informational and not personalised financial advice, any guidance or intermediary services provided by our licensed representatives are suitable and consider the client's stated needs, objectives, and risk profile. We ensure our representatives are adequately qualified and trained.

### Outcome 5: Customers are provided with products that perform as firms have led them to expect, and the associated service is of an acceptable standard and as they have been led to expect.

- Our Commitment: We strive to ensure that our services, including the delivery and quality of trading signals, meet client expectations. We maintain high service standards and continuously monitor our performance to identify and address any shortcomings. Our service is reliable and consistent.

### Outcome 6: Customers do not face unreasonable post-sale barriers to change product, switch provider, submit a claim or make a complaint.

- Our Commitment: We ensure that our processes for clients to manage their accounts, switch services, or lodge complaints are straightforward and transparent. Our Complaints Resolution Policy outlines a clear and accessible process for clients to raise concerns, and we commit to resolving them fairly and efficiently.

## 3. Implementation of TCF

To embed TCF throughout our operations, we implement the following:

- Training: Regular training for all employees and representatives on TCF principles and their application.
- Product Governance: Processes for designing, reviewing, and monitoring products and services to ensure they meet client needs and TCF outcomes.
- Communication: Clear, transparent, and timely communication with clients at all stages of their engagement with us.
- Complaints Handling: An effective and accessible Complaints Resolution Policy and process.
- Monitoring and Reporting: Regular monitoring of TCF outcomes and reporting to senior management to identify areas for improvement.
- Culture: Promoting a culture where client interests are prioritised, and ethical conduct is paramount.

## 4. Roles and Responsibilities

All employees and representatives of Afrivest Capital are responsible for upholding the principles of TCF. Senior management is responsible for overseeing the implementation and effectiveness of this policy.

## 5. Review of Policy

This TCF Policy will be reviewed at least annually, or more frequently if there are changes in legislation, regulatory guidance, or our business practices, to ensure its continued relevance and effectiveness.

## 6. Contact Information

For any questions or concerns regarding our TCF Policy, please contact us:

Email: support@afrivestcapital.online

Website: afrivestcapital.online