



COMPLAINTS PROCEDURE

PURPOSE OF THIS DOCUMENT

In terms of the General Code of Conduct for Authorised Financial Services Providers we are required to have a process in place for managing complaints.

The purpose of this procedure is to inform you of the process to be followed in the event of a complaint.

A complaint is any expression of dissatisfaction – whether justified or not – regarding service, a product, or an agreement with any of our businesses or our service providers.

PROCEDURE

Our internal complaints resolution process is intended to provide complaints resolutions that are fair and effective. The time periods provided in this policy will be adhered to but may be varied if necessary.

The following procedure must be followed:

- Your complaint and communication relating to the complaint must be in writing and should be sent to **complaints@maonoglobalmarkets.com**.
- The following must be indicated:
 - Name, surname and contact details
 - Detailed description of the complaint including dates
 - Name of person that was providing the service to you that led to the complaint
 - Your preferred method of communication (e.g. email)
- The complaint will be entered into our Complaints Register within 2 working day and written confirmation of receipt will be forwarded to you.
- We will keep records of the complaint and maintain such record for 5 years as required by legislation. Please take note that the method of communication chosen by you will determine how quickly we will respond to your complaint.



- The complaint will immediately be brought to the attention of the senior manager in charge of the relevant department for allocation to a trained and skilled person who is able to properly respond to your complaint.
- We will investigate the complaint and revert to you with our preliminary findings within 7 working days from the date of receipt of the complaint. In all instances we will advise you of the reasons for our decisions.
- The preliminary findings will be discussed internally, and a proposed solution will be communicated to you within a further seven working days. In all instances we will advise you of the reasons for our decisions.
- In the event of dissatisfaction with our solution, you may refer the complaint to the key individual of our business. The key individual has the discretion to amend the solution or confirm it. Please be informed that certain decisions may have to be approved by the management committee of the FSP. In such a case we will communicate such to you as well as the date when the decision will be made.
- If you are still unsatisfied with the outcome, you may approach the office of the Ombud for Financial Services Providers or take such other steps as may be advised by your legal representatives.
- The Ombud is appointed by the Financial Sector Conduct Authority to act as an adjudicator in disputes between clients and financial services providers.
- If we have not been able to arrive at a resolution within six weeks after you have submitted your complaint, you can be referring the matter to the Ombud. The Ombud acts independently and objectively and has jurisdiction in respect of complaints relating to advice or intermediary services, which has arisen after 15 November 2002.
- You must, if you wish to refer a matter to the Ombud, do so within six months from the date of the notice in which we inform you that we are unable to resolve the complaint to your satisfaction. The Ombud will not adjudicate in matters exceeding a value of R3500 000.
- It is important to note that the Act stipulates that before a complainant may submit a complaint to the Ombudsman, the complainant must endeavour to resolve the complaint with the Financial Services Provider.



Ombud contact details:

125 Dallas Avenue

Menlyn,

Waterkloof Glen, Pretoria, 0010

Postal address

P.O Box 74571

Lynnwood Ridge

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www.faisombud.co.za

Tel: [012 762 5000](tel:0127625000)

Email: info@faisombud.co.za