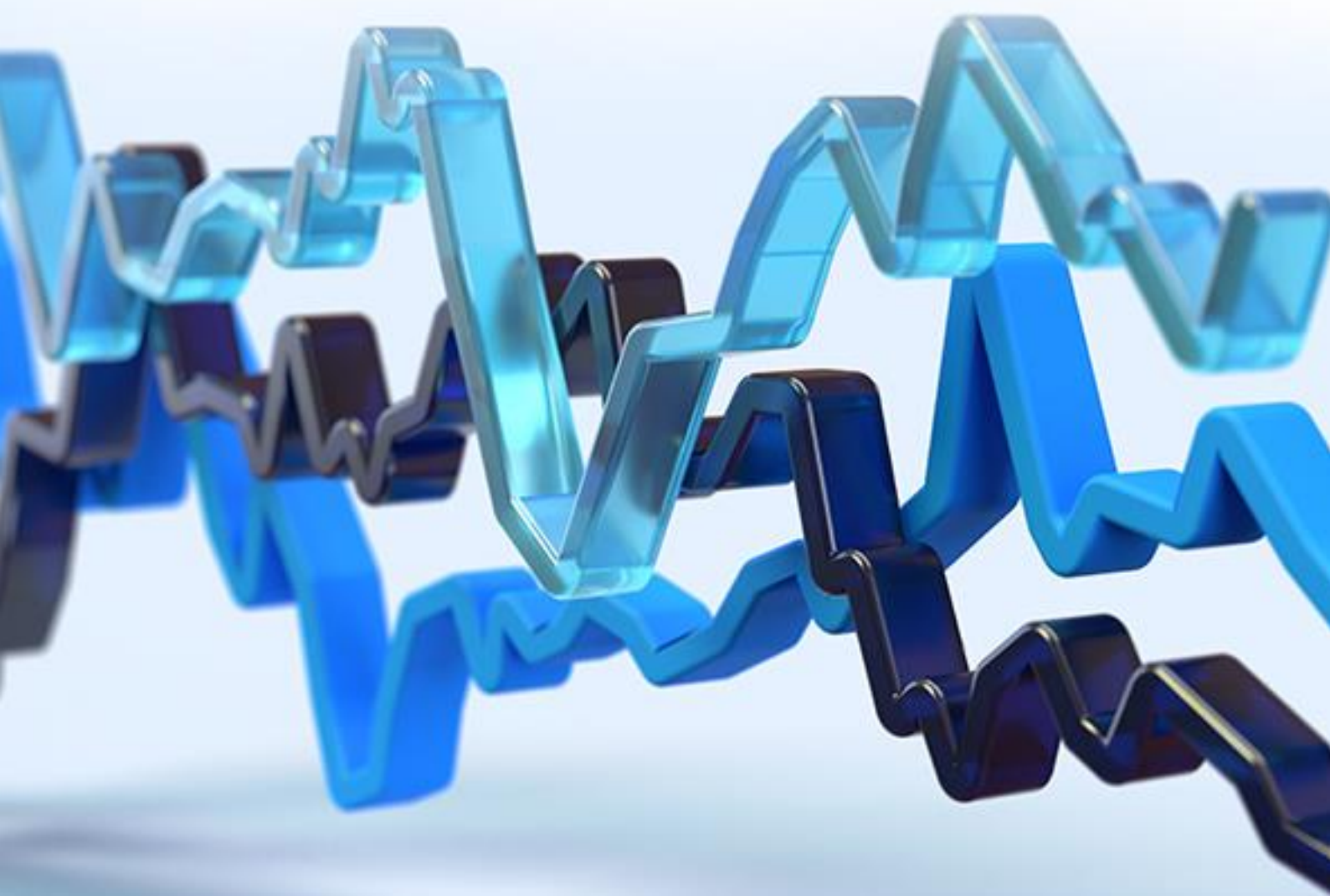


**TotalFX**

# **Complaint Handling Policy**



TotalFX is the tradename of Onam Trading (Pty) Ltd, a company with registration number 2015/302489/07 and having its registered address at 14 Trinity Street, Bloubergstrand, Cape Town, Western Cape, 7441, South Africa duly authorized by the Financial Sector Conduct Authority (the "FSCA") as Financial Service Provider ("FSP") under FSP number 51105 (hereafter the "Company" or "TotalFX").

TotalFX aims to provide superior services to all of its Clients.

The scope of document is to provide information of the procedure that must be followed in order to submit a formal complaint with us. Kindly note that Company's internal complaints resolution procedure may be amended or cancelled by us at any time.

The Company has appointed a Compliance Officer to efficiently ensure the proper handling of any complaints from the Clients. This is to allow the Company to resolve and apply mandatory measures to avoid any recurring issues.

### Definition

According to the Financial Advisory and Intermediary Services Act (FAIS) a complaint is a specific complaint relating to a financial service rendered by the FSP or a representative of the FSP, to the complainant on or after the date of commencement of the FSP Act and in which complaint it is alleged that the FSP or representative:

- Has contravened or failed to comply with a provision of the FAIS Act and that as a result thereof the complainant has suffered or is likely to suffer financial prejudice or damage; or
- Has willfully or negligently rendered a financial service to the complainant which has caused prejudice or damage to the complainant or which is likely to result in such prejudice or damage; or
- Has treated the complainant unfairly.

### Complaint must be in writing

Your complaint must be submitted to us in writing. Complaints that are not submitted in writing shall not be considered as official complaints. Any verbal communications made regarding your complaint must be confirmed in writing within three (3) calendar days of the communication.

### Procedure

The Compliance Officer shall be responsible to ensure the proper handling of Client complaints, except in the case where the complaint involves the Compliance Officer, whereby the complaint shall be handled by the Representative Officer.

The Client may register a complaint by completing the complaint form, using any of the following options:

- Email: [compliance@totalfx.com](mailto:compliance@totalfx.com)
- Postal Address: 14 Trinity Street, Bloubergstrand, Cape Town, Western Cape, 7441, South Africa.

The Client shall include his/her name, surname and contact details in the form as well as a complete description of his/her complaint including but not limited details date of the described incident etc.

When the Company receives the Client's complaint then:

- 1) The complaint will be entered into Company's complaints register on the same day that it is made.
- 2) A written acknowledgement will be sent to the Client within 7 business days.
- 3) The complaint will be investigated by the relevant Departments.
- 4) The Company will attempt a final response within 30 business days, however in case we are still not in a position to resolve the issue then the Company will notify you in writing stating the reasons for the delay and indicate an estimated time to resolve the issue.
- 5) A final response should be provided to the Client within 60 business days the latest from the date he submitted his complaint.
- 6) In the case where the complainant is still not satisfied with the Company's final response, then the complainant can refer his complaint with a copy of the Company's final response to the Ombud for Financial Services Providers within six (6) months.

**The contact details for the Ombud for Financial Services Providers in South Africa are set out below:**

<b>Physical address:</b>	Menlyn Central Office Building, 125 Dallas Avenue, Waterkloof Glen, Pretoria 0010
<b>Postal address:</b>	P O Box 41, Menlyn Park, 0063
<b>Tel:</b>	<b>0127625000</b>
<b>Share call:</b>	<b>0860663247</b>
<b>Email:</b>	<a href="mailto:info@faisombud.co.za">info@faisombud.co.za</a>
<b>Website:</b>	<a href="http://www.faisombud.co.za">www.faisombud.co.za</a>

### Client Records

The Client should provide all relevant documentations as well as any additional information requested by the Company in order to ensure all records are collected and the complaint is properly resolved on time.

All records will be kept safe as per local requirements and for a period of five (5) years.

[The complaint form can be found in the next page]

### Complaint Form

#### A. Client Information:

Name:	Account Number:
Address:	Telephone Number:

#### B. Type of Complaint

1. Execution of Orders	<input type="checkbox"/>
2. Quality or lack of information provided	<input type="checkbox"/>
3. Terms and Conditions/Fees/Charges	<input type="checkbox"/>
4. General admin/Customer Services	<input type="checkbox"/>
5. Unauthorized business being offered	<input type="checkbox"/>
6. Issue in relation to withdrawal of funds	<input type="checkbox"/>
7. Other (specify)	<input type="checkbox"/>

#### C. Brief Summary of the Complaint:

Please describe the product or service you are complaining about (*description, evidence, amount and suggested way to be solved*):


- Please enclose any other relevant documentation that may help us to handle the complaint.
- Possible documentation to be provided (client statement, correspondence with the Company as well as any other supporting documentation to be requested by the Company which is relevant to the Client's complaint)

\_\_\_\_\_

**Date and place**

\_\_\_\_\_

**Client Signature**

<b><u>For internal use only:</u></b>	
Complaint Received By:	Date:
Acknowledgement sent to Client:	<input type="checkbox"/> Yes - <input type="checkbox"/> No
Informed Client of initial action:	<input type="checkbox"/> Yes - <input type="checkbox"/> No
Final response provided to Client:	<input type="checkbox"/> Yes - <input type="checkbox"/> No
Holding response provided to Client:	<input type="checkbox"/> Yes - <input type="checkbox"/> No - <input type="checkbox"/> N/A