



# **COMPLAINTS HANDLING PROCEDURES**

**LAST UPDATE: OCTOBER 2023**

We, **ATRIAFINANCIAL SA (PTY) LTD** (hereinafter, the “Company”), have adopted this Complaints Procedure in order to ensure a fair and quick process for handling complaints that may arise from our relationship.

Our complaints handling is provided to all our clients should they feel that any representations of the Company has contravened or failed to comply with either our Client Agreement, our customer services or any fair-trading guidelines which we operate under. Therefore, these complaint handling rules, the Company shall deal with any expression of dissatisfaction regarding any financial services activity provided or withheld by the Company in you suffering or likely to suffer:

- (i) financial prejudice or damage;
- (ii) or in any representative of the Company has willfully or negligently rendered a financial service to you which has, or is likely to cause prejudice or damage;
- (iii) or where you believe you have been treated unfairly and/or badly.

The Company considers important and essential to pay the proper attention to each and every complaint made by a client, irrelevant of the subject matter of the complaint.

### **1. Submitting your Complaint**

You may submit your complaint in writing and address it to the **Complaints Officer** of the Company who is authorized to handle and investigate complaints that may be submitted to them from our Clients.

You are encouraged to use the **Complaints Form** attached herein and submit it in the following way:

By submitting the Complaints Form electronically at the following email address: [complaints.sa@evest.com](mailto:complaints.sa@evest.com) , along with a copy of any additional documentation that would be relevant to the complaint.

Clients can submit complaints to the Company free of charge.

### **2. Acknowledging your Complaint**

We will acknowledge receipt of your complaint within five (5) business days from the receipt of your complaint and provide you the unique reference number of your complaint. The unique reference number should be used in all your future contact with the Company and the Office of the Ombud for Financial Service Providers of South Africa regarding the specific complaint.

### **3. Handling of your Complaint**

The Complaints Officer of the Company is responsible for the formulation, adoption and implementation of the internal complaints. All complaints will be handled by suitably qualified person.

3.1. Once we acknowledge receipt of your complaint in writing, we will review it carefully, investigate the circumstances surrounding your complaint and will try to resolve it without undue delay.

(i) We shall make every effort to investigate your complaint and provide you with the outcome of our investigation within two (2) months from the date you have submitted your complaint to us. During the investigation process will keep you updated of the handling process of your complaint. One of our officers may contact you directly (including communication by email or phone) in order to obtain further clarifications and information relating to your complaint. We will require your full cooperation in order to expedite the investigation and possible resolution of your complaint.

(ii) In the event that your complaint requires further investigation and we cannot resolve it within two (2) months, we will issue a holding response in writing or another durable medium. When a holding response is sent, it will indicate the causes of the delay and when the Company's investigation is likely to be completed. In any event, we shall provide you with the outcome of our investigation no later than three (3) months from the period of submission of the complaint. Should you wish to take alternative actions then you may Proceed and contact our External Compliance officer. (see clause 3.2 below)

All telephone conversations between the Client and the Company will be recorded and kept by the Company and the recordings will be the sole property of the Company. The Client accepts such recordings as conclusive evidence of the complaint.

Faxed, mailed or emailed documents received by the Company may be electronically scanned and reproduction of the scanned version shall constitute conclusive evidence of the complaint.

The Company will keep records, documents and Client personal data and account opening documents, communications and anything else which relates to the Client, for at least six years after the submission of a complaint.

3.2. Should you be dissatisfied with the outcome, you must lodge a complaint in writing with our External Compliance Practice Oracle Compliance, Mr. Leonardo d'Onofrio. He can be contacted at [leonardo@oraclecompliance.com](mailto:leonardo@oraclecompliance.com) or on 011 100 2551.

The complaint must contain all relevant information relating to the case and all attachments thereto.

Should you still remain unsatisfied by the outcome of the External Compliance you may proceed with contacting the Ombud for financial service providers of South Africa or the relevant courts.

#### **4. Final Decision**

In case our final decision of our external Compliance Practice does not fully satisfy your demands, who shall explain to you the Company's position on the complaint and set out your options, to maintain your complaint to the Office of the Ombud for Financial Service Providers of South Africa or the relevant Courts.

Contact Details of the Office of the Ombud for Financial Service Providers of South Africa:

PO Box 74571  
Lynwood Ridge  
0040  
Phone: (012) 762 5000  
Fax: (012) 348 3447  
Email: [info@faisombud.co.za](mailto:info@faisombud.co.za)  
Website: [www.faisombud.co.za](http://www.faisombud.co.za)

If you are not satisfied with the Company's final decision you may check with the office of the Office of the Ombud for Financial Service Providers of South Africa in case you are eligible to file a complaint with them and seek mediation for possible compensation.

It is important that you contact the Office of the Ombud for Financial Service Providers of South Africa **within six (6) months of receiving a final response from the Company**, otherwise the Office of the Ombud for Financial Service Providers of South Africa may not be able to deal with your complaint.

In the unlikely event that the Company was unable to provide you with a final response within the three (3) month time period specified above, you may again contact the office of the Financial Ombudsman of South Africa no later than six (6) months after the date when we ought to have provided you with our final decision.

## COMPLAINTS FORM

Complete and submit your complaint to **ATRIAFINANCIAL SA (PTY) LTD** (the “Company”). Please provide up-to-date and accurate information to the Company for the proper investigation and evaluation of your complaint.

Please note that the below Complaint Form is only indicative and not exhaustive. The Company may request further information, and/or documentation and/or clarifications and/or evidence as regards your complaint.

### **DATE:**

### **CLIENT INFORMATION**

Name:

Surname:

ID or Passport Number:

Country of nationality:

Legal Entity Name (in case the Client is a legal person):

Account Trading Number:

### **CONTACT DETAILS OF THE CLIENT**

Postal Address:

City/Province:

Code:

Country:

Telephone Number:

Email:

Please advise your most convenient method of communication:

**DETAILS OF THE COMPLAINT**

Date when the Complaint was created:

Employee who offered the services to the Client:

Description of the Complaint: (use a separate sheet if necessary)

The Client hereby grants permission to the Company and acknowledges and agrees to the collection and processing of personal and confidential data provided by the Company in connection the complaint filing process and that the data collected and processed is in accordance with the Terms and conditions of the Client Agreement as mutually agreed between the Client and the Company.

**I hereby certify and confirm that to the best of my knowledge, the information furnished above is true, accurate, correct and complete.**

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**FOR OFFICIAL USE ONLY**

Received on:

Received by:

Assigned to:

To reply by: