

## 1. Introduction

Sygnia is committed to rendering financial services honestly, fairly, with due skill, care, and diligence, and in the interests of clients and the integrity of the financial services industry. One of the ways to help us achieve this is having a clear and transparent complaints process in place to handle complaints promptly and fairly.

## 2. What is defined as a complaint?

Sygnia considers a complaint as an expression of dissatisfaction with the provision of a financial product or service by a financial service provider that the person alleges has caused them harm or inconvenience; is against an agreement, regulation or code of conduct; or has resulted in unfair treatment.

## 3. How can I make a complaint?

### **For stockbroking matters:**

Sygnia Securities

JSE Compliance Officer

Tel: 010 595 0555

Email: securities.complaints@sygnia.co.za

### **For all other matters**

The Compliance Officer

Tel: 021 446 5352

Email: complaints@sygnia.co.za

**Please include the following details with your complaint to help us fully investigate your matter:**

- Your name, surname, and contact details;
- A complete description of your complaint;
- The name of the person who provided the service;
- The date on which the matter occurred; and
- All documentation relating to your complaint and investor account/reference numbers.

## 4. What happens once you have received my complaint?

We will acknowledge your complaint within five days of receiving it and provide the name and title of the person that is handling your complaint.

We will investigate your complaint promptly and in a fair and consistent manner, determine whether it should be upheld, and where appropriate decide on any remedial action and/or redress. We may require additional information from you. We will then inform you of the outcome of our investigation. We aim to resolve all complaints within five working days. Where this is not possible, we endeavour to resolve your complaint as soon as possible thereafter and within no more than six weeks.

If for any reason, we cannot resolve your complaint within three weeks we will inform you of the status of our investigation, explain why we are not able to reach a decision, and when we might be expected to provide you with the findings of our investigation of your complaint.

## 5. Resolution of complaints

We will consider your complaint as closed once we have given you a final response, if you have indicated that you accept an earlier response that we have sent you or once the Ombud has informed us in writing that the complaint has been closed (where applicable).

If you are not satisfied with the outcome of your complaint, or in the event that we are unable to resolve your complaint within six weeks, you may direct your complaint as follows:

**For stockbroking matters:**

JSE Market Regulation Division  
www.jse.co.za  
Tel: 011 520 7000  
Email: surveillance@jse.co.za

**For retirement fund matters:**

Pension Fund Adjudicator (PFA)  
www.pfa.org.za  
Tel: 012 748 4000 / 012 3461738  
Email: enquiries@pfa.org.za

**For long-term insurance product related matters:**

Ombudsman for Long-Term Insurance  
www.ombud.co.za  
Tel: 0860 103 236 / 021 657 5000  
Email: info@ombud.co.za

**For all other Sygnia entities, either the Ombud for Financial Service Providers or the FSCA below:**

Ombud for Financial Service Providers  
Tel: 012 470 9080 / 012 762 5000  
www.faisombud.co.za  
Email: info@faisombud.co.za

Financial Sector Conduct Authority  
Tel: 0800 20 37 22 / 012 428 8000  
www.fsca.co.za

Complaints submission: <https://www.fsca.co.za/Pages/Contact-Us.aspx>