COMPLAINTS RESOLUTION POLICY
Rozendal Partners (Pty) Ltd
FSP Number 48271

PURPOSE AND REGULATORY BASIS

Rozendal Partners (Pty) Ltd ("Rozendal"), FSP 48271, is committed to resolving complaints fairly, transparently, consistently and without unreasonable delay. This Complaints Resolution Policy forms part of Rozendal's complaints management framework and is intended to comply with the General Code of Conduct for Authorised Financial Services Providers and Representatives under the Financial Advisory and Intermediary Services Act, 2002 ("FAIS").

RULES FOR HANDLING A COMPLAINT

Rozendal must:

- Request that any client who has a complaint against Rozendal lodge such a complaint in writing, where reasonably possible, or otherwise in reasonable and accessible manner;
- Maintain a record of such a complaint for a period of five years;
- Handle complaints from clients in a timely and fair manner;
- Take steps to investigate and respond promptly to such complaints; and
- Where such a complaint is not resolved to the clients' satisfaction, advise the client of any internal escalation or review process and any further steps which may be available to the client in terms of the FAIS Act ("the Act") or any other law.

CLIENT'S PROCEDURE FOR LODGING A COMPLAINT

If a client feels that any key individual and / or representative of Rozendal provided them with financial advisory or intermediary services that do not comply with the Act, treated them unfairly, or if they suffered or are likely to suffer financial prejudice or damage as a result of a negligent or intentional act or omission, the client is entitled to lodge a complaint.

To lodge a complaint the client should submit their complaint to info@rozendal.com , with the following information. No charge will be imposed for lodging or handling a complaint:

- Client name, surname and contact details;
- A complete description of the complaint;
- The name of the key individual and/or representative that provided the client with the financial services;
- The date on which the matter occurred;
- All the supporting documentation relating to the client's complaint;
- Preferred method of communication i.e. email, post, or another agreed communication channel.

ROZENDAL PROCEDURE FOR RECEIVING A COMPLAINT

Rozendal will acknowledge receipt of a complaint in writing within 1 business day, identify the person responsible for handling it and explain the process to be followed. Rozendal aims to investigate and resolve complaints within 15 business days of receipt. The client will be kept adequately informed of the progress, any reasons for delay and revised timelines.

If a complaint cannot be resolved within 15 business days, or if the client is dissatisfied with the outcome, the client may request an internal escalation or review by Wilhelm Hertzog. The request may be submitted to info@rozendal.com, clearly marked for Wilhelm Hertzog's attention. The escalation will be considered independently of the initial handling, insofar as reasonably practicable, and the client will be informed of the outcome in writing. If the complaint remains unresolved, the client may refer it to the FAIS Ombud. Under the 2024 Ombud Council Rules, where the respondent has not resolved the complaint satisfactorily within six weeks of receipt, the client may approach the FAIS Ombud; the client generally has six months from receipt of the final response, or expiry of that six-week period, to submit the complaint.

The contact details of the FAIS Ombud are as follows:

Physical address: Menlyn Central Office Building, 125 Dallas Avenue, Waterkloof Glen, Pretoria, 0010
Postal address: PO Box 41, Menlyn Park, 0063
Telephone: 012 762 5000
Sharecall: 086 066 3274

Email: info@faisombud.co.za

COMPLAINTS THAT MAY BE REFERRED TO THE OMBUD

A. The FAIS Ombud may consider a complaint falling within the FAIS Act, the Ombud Council Rules for the Ombud for Financial Services Providers, 2024, or an applicable Ombud Council rule or designation under the Financial Sector Regulation Act, 2017. The conduct must have occurred while the 2024 Rules or predecessor rules were in force.

   a. The complainant must first have endeavoured to resolve the matter with the respondent. The respondent must have failed to resolve it satisfactorily within six weeks after receipt; the complaint must ordinarily reach the Ombud within six months after the final response or the expiry of that six-week period, subject to any extension granted by the Ombud.

   b. A monetary claim must not exceed R3 500 000.00 for the relevant financial prejudice or damage, unless the respondent agrees in writing to the higher amount being considered or the complainant abandons the amount exceeding R3 500 000.00. This limit applies to complaints officially received on or after 1 July 2024.

   c. A complainant may seek appropriate relief relating to a complaint. A claim for compensation must relate to financial prejudice or damage suffered or likely to be suffered.

   d. The complaint must relate directly or indirectly to a financial service rendered by an authorised financial services provider or a person acting on its behalf. Complaints concerning unauthorised financial services must be referred by the Ombud to the Financial Sector Conduct Authority (FSCA).

   e. Complaints about investment performance are generally excluded unless performance was guaranteed, expressly or implicitly, or was so deficient as to suggest misrepresentation, negligence or maladministration.

B. The Ombud may also entertain a complaint relating to a financial service rendered by a person not authorised as a financial services provider or by a person acting on behalf of such a person.

C. When the Ombud receives a referral from the commissioner, the Ombud must in writing notify the client concerned thereof and require the client to inform the Ombud whether the client wishes to pursue the complaint in accordance with the provisions of Part I of Chapter VI of the Act.

D. The complaint must not relate to the investment performance of a financial product which is the subject of the complaint, unless such performance was guaranteed expressly or implicitly or such performance appears to the Ombud to be so deficient as to raise a prima facie presumption of misrepresentation, negligence or maladministration on the part of the person against whom the complaint is brought, or that person's representative.

RIGHTS OF CLIENT IN CONNECTION WITH COMPLAINTS

A. The Ombud must receive complaints within its jurisdiction where they are communicated in a comprehensible manner, including orally. Complainants should first attempt to resolve the matter with Rozendal and retain relevant correspondence and any final response. A complainant includes, where appropriate, the complainant's lawful successor in title or the nominated beneficiary of the financial product.

B. A complainant should provide available supporting documents, including correspondence with Rozendal. The Ombud must advise the complainant of the respondent's response insofar as necessary, and specify the period within which the complainant should react or indicate whether to continue with the complaint.

C. The complainant may submit further facts, information and documents after lodging the complaint, and should provide additional relevant information requested by the Ombud. The Ombud may set or extend procedural time limits under Rule 8 of the 2024 Rules.

ADMINISTRATIVE AND PROCEDURAL MATTERS

A. The Ombud may decline to investigate or may suspend an investigation where the complainant intends to commence litigation. The Ombud may dismiss a complaint outside its jurisdiction, a complaint with no reasonable prospect of success, or one affected by other grounds for dismissal under Rule 7 of the 2024 Rules.

B. Information supplied to the Ombud is confidential and may be disclosed to the FSCA, subject to section 251 of the Financial Sector Regulation Act, or to another complaint party to the extent

necessary for resolution, or as otherwise required by law.

C. The Ombud is not liable to be subpoenaed to give evidence on the subject of a complaint in any proceedings.

D. The Ombud may publicise its services and complaint procedures. The Ombud may set procedural deadlines, permit extensions, and determine a matter on the available facts where a party fails to respond or cooperate. The Ombud must refer complaints concerning unauthorised financial services to the FSCA.

RECONSIDERATION OF FAIS OMBUD DETERMINATIONS

A. A person aggrieved by a qualifying determination of the FAIS Ombud may, with leave, apply to the Financial Services Tribunal for reconsideration, where permitted by the Financial Sector Regulation Act, 2017. The former Board of Appeal procedure is no longer applicable.

B. A party who is dissatisfied with a determination must first apply in writing to the Ombud for leave to appeal, setting out the grounds, within one month of the date of the determination (section 28(5)(b) of the FAIS Act). The Ombud will consider, among other things, whether the matter is complex and whether the Tribunal may reasonably reach a different conclusion.

C. If the Ombud refuses leave to appeal, the applicant may apply to the Chairperson of the Tribunal for leave to reconsider the determination, in accordance with the Tribunal's rules. The Chairperson decides the application on the papers and that decision is final.

D. If leave is granted, the applicant may lodge an application for reconsideration with the Tribunal. Under section 230(2) of the Financial Sector Regulation Act, an application for reconsideration generally must be made within 60 days after notification of the decision, or within 30 days after a statement of reasons is given where reasons were requested under section 229. The Tribunal may allow a longer period on good cause shown.

E. Applications must be lodged with the Financial Services Tribunal in accordance with its applicable rules and procedures. A request for reconsideration does not automatically suspend the Ombud's

determination unless the Tribunal orders otherwise.

F. A complainant or respondent wishing to challenge a determination should consult the Tribunal's current rules and published guidance, including requirements concerning the application, documents, service on other parties and any applicable filing fees.