

COMPLAINTS HANDLING PROCEDURE

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FXNOVUS (PTY) LTD

We, FXNOVUS (PTY) LTD (registration number 2020/183344/07), an authorised financial services provider (FSP No. 50963) (the “Company”), have adopted this Complaints Handling Procedure to ensure that complaints are handled in a fair, transparent and timely manner, in accordance with the Financial Advisory and Intermediary Services Act, 37 of 2002 (the “FAIS Act”) and Part XI of the General Code of Conduct for Authorised Financial Services Providers and Representatives (the “General Code”).

Lodging a complaint is free of charge. You will not be treated less favourably because you have made a complaint.

What is a Complaint?

A “complaint” is an expression of dissatisfaction by any person to the Company or, to the Company’s knowledge, to a service provider acting on its behalf, relating to a financial service or financial product provided or offered by the Company, which indicates or alleges, whether or not it is submitted together with or in relation to a query, that:

- (a) the Company or its service provider has contravened or failed to comply with an agreement, a law, a rule or a code of conduct which is binding on the Company or to which it subscribes;
- (b) the maladministration, or wilful or negligent action or failure to act, of the Company or its service provider has caused the person harm, prejudice, distress or substantial inconvenience;
- or
- (c) the Company or its service provider has treated the person unfairly.

A “complainant” is a person who submits a complaint, and includes a client, a prospective client, and the successor in title or authorised representative of such a person. A query that does not express dissatisfaction in this way will be dealt with as a query, but if it is not resolved to your satisfaction it may become a complaint.

Submitting your Complaint

You may submit a complaint to the Company by any of the following means:

- (a) online, by completing the Company’s Complaint Form (link below);
- (b) by email to support@fxnovus.com or complaints@fxnovus.com;
- (c) by post or hand delivery to the Company’s registered address set out at the end of this Procedure; or

(d) by telephone on +441512655514

We may ask you to complete the Complaint Form to help us investigate. However, whichever channel you use, your complaint will be recorded and dealt with from the date we first receive it, whether or not you complete the form.

Click [Here](#) to proceed to the Complaint Form

Once we receive your complaint, the Company will handle and investigate it in accordance with this Procedure.

To help us investigate, please include the following information where available:

- (a) your full name (or, for a legal entity, its registered name) and your contact details;
- (b) your trading account number;
- (c) the affected transaction numbers, if applicable;
- (d) the date that the issue arose and a description of the issue;
- (e) the outcome you are seeking; and
- (f) copies of any supporting documents.

A complaint will not be refused only because some of this information is missing. We will contact you if we need more.

Please communicate respectfully with our staff. If a complaint contains abusive or offensive language, we may ask you to resubmit it, but we will still consider the substance of your complaint.

If you need assistance to lodge your complaint, or would prefer to communicate in a language other than English, please tell us and we will take reasonable steps to assist you.

Acknowledging your Complaint

We will acknowledge receipt of your complaint in writing within five (5) business days from the receipt of your complaint. The acknowledgement will include a reference number, the details of the person or team handling your complaint, and the expected timeframe for our response.

Handling of your Complaint

Once we acknowledge receipt of your complaint, we will review it carefully, investigate the circumstances surrounding your complaint and try to resolve it without undue delay. We will make every effort to investigate your complaint and provide you with the outcome of our investigation within six (6) weeks from the date we first receive your complaint. During the investigation process,

we will keep you reasonably informed of the progress of your complaint. Our staff, or the service provider administering complaints on our behalf, may contact you directly (including by email or phone) to obtain, where needed, further clarifications and information relating to your complaint. We ask for your cooperation so that we can investigate and resolve your complaint promptly.

The Company may appoint a service provider to administer complaints on its behalf. The Company remains responsible for every complaint and for the outcome communicated to you, and the handling of complaints is overseen by the Company's compliance.

In the event that your complaint requires further investigation and we cannot resolve it within six (6) weeks, we will send you a holding response in writing before the end of that period. The holding response will explain the causes of the delay and when the Company's investigation is likely to be completed. In any event, we will provide you with the outcome of our investigation no later than one (1) month from the date of the holding response.

If we need information from you to investigate your complaint, we will ask for it in writing and give you a reasonable period of not less than fourteen (14) days to respond. If you do not respond, we will send you a written reminder. If you still do not respond, we will decide your complaint on the information available to us and send you our final response in writing, as described below.

Final Decision

When we reach an outcome, we will inform you of it in writing, together with an explanation of our position and any steps we intend to take (if applicable).

If we uphold your complaint, we will explain what we will do to put matters right, including any compensation payment or goodwill payment, and we will carry out any such commitment without undue delay and within any timeframe agreed with you.

If we do not uphold your complaint, in whole or in part, our final response will set out clear and adequate reasons for our decision, and will inform you of your right to request an internal review (see below) and to refer your complaint to the FAIS Ombud, including the Ombud's contact details and the time limits that apply.

You are free to take independent advice before accepting any settlement proposal. Settlement proposals are reviewed by the Company's compliance function for fairness before they are made.

Internal Review

If you are not satisfied with our final response, you may ask for your complaint to be reviewed by the Company's Key Individual / Compliance Officer, who was not involved in the original decision, by emailing complaints@fxnovus.com. We will send you the outcome of the review in writing. Requesting a review does not affect your right to refer your complaint to the FAIS Ombud or the time limits that apply to such a referral.

Referral to the FAIS Ombud

If your complaint has not been resolved to your satisfaction, you may refer it to the Office of the Ombud for Financial Services Providers (the "FAIS Ombud"). You may do so:

- (a) within six (6) months after you receive our final response; or
- (b) if we have not resolved your complaint within six (6) weeks of receiving it, within six (6) months after the end of that six-week period.

The FAIS Ombud may decline to deal with a complaint that is referred outside these time limits. The FAIS Ombud's jurisdiction is subject to a monetary limit (currently R3 500 000), unless the Company agrees in writing to that limit being exceeded. The contact details of the FAIS Ombud are:

Office of the Ombud for Financial Services Providers

Postal address: PO Box 41, Menlyn Park, 0063

Physical address: 11th Floor, Menlyn Central Office Building, 125 Dallas Avenue, Waterkloof Glen, Pretoria

Telephone: +27 12 762 5000 / 086 066 3274

Email: info@faisombud.co.za

Website: www.faisombud.co.za

These details are also available in the [Complaints section](#) of our website and will be included in our final response.

Your Right to Take Legal Action

Your right to take legal action remains unaffected by the existence or use of this Procedure.



Your Personal Information

We will process the personal information contained in your complaint in accordance with the Protection of Personal Information Act, 4 of 2013 (“POPIA”) and the Company’s Privacy Policy. Where your complaint is administered by a service provider outside South Africa, your personal information may be transferred to that provider, subject to the safeguards required by section 72 of POPIA.

Records

We keep records of all complaints, including correspondence, relevant call recordings, and our decisions, for at least five (5) years.



FX NOVUS (PTY) LTD

FXNOVUS (PTY) LTD, an authorised financial services provider (FSP No. 50963). Registration number: 2020/183344/07.

Registered Address: Nr 1 Casino Road, Foundershill, Office G31 Modderfontein Estate, Johannesburg, 1609, South Africa

Website: www.fxnovus.com

Email: support@fxnovus.com | complaints@fxnovus.com