



FSP License no. 23497

Regulated by the Financial Sector Conduct Authority

COMPLAINTS HANDLING POLICY

V1.1

Introduction

Rynat Capital (Pty) Ltd (hereinafter, “the Company” or “We”) is an Investment Firm regulated by the Financial Sector Conduct Authority (hereinafter, “FSCA”) with Licence number 23497.

Definitions

‘Client’ means every person (natural to whom the Company provides investment or/and ancillary services.

‘Complaint’ is a statement of dissatisfaction by a Client (natural or legal person) regarding the provision of investment and/or ancillary services provided by the Company.

‘Complainant’ means a Client (natural or legal person) who is presumed to be eligible to have a complaint considered by the Company and who has already filled a complaint

The Company reserves the right to categorize and classify a notice received by a Client as an enquiry rather than a complaint if such notice does not fall within the definition of 'Complaint' above which will be forwarded to the relevant department to be handled accordingly. The Client reserves the right to request for the re-classification of his enquiry as a complaint provided that reasonable grounds for the re-classification are presented to the Company.

Submission of Complaint

1. The Complaint should be sent via email by filling out the Complaint Form attached hereinto to the Company’s Compliance Department at compliance@xtrendspeed.com or compliance@rynatcapital.com
2. The complainant should send along with the Complaint Form a copy of Identification document and any additional document that would be relevant to the complaint.

It is advised that the complainant submits the Complaint Form raising any complaints, disputes or grievances within two (2) business days of the occurrence of such event (“Business Days” meaning Monday through Friday). Should the complainant not follow the said procedure within the set time period of two (2) business days it may be deemed at the Company’s reasonable discretion, as a consent by the complainant of all actions undertaken by the Company prior to making the complaint.

Complainants are able to file complaints and receive the aforementioned procedures for complaints free of charge.

Complaint Handling Procedure

- a) Within five (5) business days from the date of receipt of the complaint, the Company will send an acknowledgment email along with the issuance of a unique reference number relating to that complaint.
- b) Within two (2) months from the date of receipt of the acknowledgment email, the Company will investigate the complaint and reply to the Complainant about the outcome and final decision.
- c) In the unlike event that we are unable to respond within two (2) months, the Company will send a holding response informing the Complainant of the reasons of the delay and indicate the estimated period of time within which is possible to complete the investigation, which cannot exceed three (3) months from the submission of the complaint.

In the case the Complainant is not satisfied with the Company's final decision, the Complainant can contact the Financial Ombudsman within four (4) months from the date the Company's final decisions has been received or apply to the relevant Courts.

Further information can be found at the Office of the Ombud for Financial Services Providers website: www.faisombud.co.za

Updates

The Company will perform a periodical review of this Policy, at least once a year. The Policy is in line with the Company's operational model, and therefore in case of any changes in the operations, these will be properly reflected in this policy. The most up-to-date version of the Policy can be found on our Website.



COMPLAINT FORM

Full Name:		Account Number:	
Address:			
Post Code:	City:	Country:	
Telephone Number:	Mobile Number:	Email:	

Brief Summary of the Complaint:

Please describe the product or service and/or department and/or employee you are complaining about (*description, supporting evidence, amount/damage and suggested resolving measures*):

**(In case additional space is required, please use additional document as appendix of this form)*

*** (Please enclose any relevant documentation/evidence that may help us to handle your complaint.)*

Signature: _____

Date: _____

FOR OFFICIAL INTERNAL USE ONLY

Complaint Received by	
Date Received	
Unique Reference No	
Department Involved (if applicable)	Employee Involved (If Applicable)
Acknowledgement Email within 48 hours	<input type="checkbox"/> YES <input type="checkbox"/> NO
Date of Acknowledgment Email	
Final Response within 2 months	<input type="checkbox"/> YES <input type="checkbox"/> NO
Date of Final Response	
Actions Taken as per Final Response	
Settlement of Complaint	<input type="checkbox"/> YES <input type="checkbox"/> NO
Settlement Date	
Settlement Amount	
Responsible Officer's Name	
Signature	Date