

Investpro Shortterm (Pty) Ltd: Complaint Policy 2026

Introduction and the purpose of this policy:

As an authorised financial services provider (FSP), in line with the FAIS Act (Financial Advisory and Intermediary Services Act) and the General Code of Conduct, we have established a complaints management framework in order to ensure the effective and transparent resolution of complaints and the fair treatment of our clients and/or persons who are dissatisfied with our service, staff or the products we offer.

This document explains the procedure you wish to complain about any of the services rendered by our business or any of our representatives and sets out the process that we will follow in order to resolve your complaint.

How to submit a complaint

Wherever possible please submit your complaint to us in writing. It can be submitted either by hand or via email to the contact details that appear below. However, a complaint received verbally, by telephone, in person, through social media or through another accessible channel will still be recognised and assisted into a recordable format.

The complaint should contain adequate detail regarding the following, to enable us to deal with the complaint promptly and fairly, and allow for a swift response:

- The full name, ID number (or registration number) and contact details of the complainant
- If the complainant is not the client or policyholder, the full name, ID number (or registration number) and contact details of the client
- Policy/claim number
- Specific details about the nature of the complaint, including the necessary facts, dates and supporting documentation where applicable

Our responsibility:

- We will acknowledge receipt of your complaint in writing as soon as possible after it has been received
- The complaint will then be allocated to the appropriate department and staff member to investigate and ensure your complaint receives proper consideration
- You will be informed of the person assigned to handle your complaint, as well as the expected turnaround times and ongoing progress updates in relation to your complaint
- We have the appropriate management controls in place to ensure the consideration process is effectively controlled and supervised, and that complaints can be escalated and reviewed internally
- We will inform you of the results of the consideration
- Where a complaint is upheld or partially upheld, we will provide fair and appropriate redress and implement any agreed corrective action as soon as reasonably possible
- If the outcome is not favourable to the complainant, we will provide full written reasons for our decision, as well as further steps which are available to the complainant

C a p e T o w n | G q e b e r h a | J o h a n n e s b u r g | P r e t o r i a | D u r b a n

Directors:

DC Gillard (Managing Director)
S Deruyter
LC Koch

- As required by legislation we will keep and maintain records relating to the complaint for a minimum period of five years, or longer where required by applicable law or pending proceedings

If the complaint is not resolved to the complainant's satisfaction:

If a complaint is not resolved to the complainant's satisfaction, the complainant may approach the appropriate external dispute-resolution body:

- Refer the matter to the FAIS Ombud within six (6) months of notification that the complaint could not be resolved in your favour, or within six (6) months of our failure to deal with the complaint
- Refer the matter to the National Financial Ombud, if appropriate and within their jurisdiction
- If the Ombud's ruling allows leave to appeal, such an appeal can be made to the Appeal Tribunal. If the Ombud refuses to provide such leave to appeal, then the chairperson of the Appeal Tribunal can be approached for leave to appeal.

Please feel free to contact us if you have any queries or need any assistance.

Important Contact Details:**Investpro Shortterm (Pty) Ltd**

Block A, Carlswald Close Office Park, Corner 7th and New Road, Midrand 1684

Contact person's name: Yvonne Gillard

Tel: 073 711 6474

Email: yvonne@investprost.co.za

FAIS Ombud: complaints about advice or intermediary services provided by Investpro or its representatives.

FAIS Ombud

If you are not satisfied with the way the product was sold to you or the disclosures that were made to you, as contemplated in the Financial Advisory and Intermediary Services Act, 37 of 2002 as amended, you may submit your complaint in writing to the FAIS ombud at:

Physical Address: 125 Dallas Avenue Menlyn Central, Waterkloof Glen, Pretoria 0010

Postal Address: P O Box 41, Menlyn Park, 0063

Telephone Number: (012) 762 5000

Sharecall: 086 066 3274

Email: info@faisombud.co.za

Website: www.faisombud.co.za

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National Financial Ombud Scheme: complaints falling within the non-life insurance jurisdiction, particularly complaints concerning participating insurers and insurer decisions.

The National Financial Ombud Scheme

If you are not satisfied with the outcome of our internal dispute resolution processes, or if our feedback provided to you is not in your favour, then you may submit a complaint to the National Financial Ombud Scheme at:

Physical Address (Johannesburg): 110 Oxford Rd, Houghton Estate, Johannesburg,
Gauteng, 2198

Physical Address (Cape Town): Claremont Central Building, 6th Floor, 6 Vineyard Road,
Claremont, Western Province, 7700

Email Address: info@nfosa.co.za

Telephone Number: 0860-800-900

Website: www.nfosa.co.za

Financial Services Tribunal

Should you be aggrieved by the decision of FAIS Ombud, you have the right to apply for a reconsideration of the decision by the Tribunal and an application for consideration must be made.

Tel: 012 741 4300 / 012 741 4302

Email: applications@fstribunal.co.za

Website: Financial Services Tribunal



DC Gillard
Managing Director
01 July 2026

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