

Investpro Shortterm (Pty) Ltd: TCF Treating Customers Fairly Policy 2026**1. Scope**

Investpro Shortterm (Pty) Ltd has adopted the Financial Sector Conduct Authority framework for Treating Customers Fairly which in essence provides the context within which we are required to conduct business, so as to ensure the supply of appropriate financial products and services to customers and enhanced transparency, resulting in improved customer confidence and relations.

Our management and employees are required to apply the principles of this framework in their daily tasks, irrespective of their roles.

2. Purpose

The purpose of this policy is to direct company culture and formalise our commitment to our customers.

3. Policy

At Investpro we believe that our customers are at the heart of our business and that the fair treatment of each and every customer is essential to our success.

We understand and believe that delivering optimal customer outcomes is an enterprise-wide responsibility and requires participation from all parts of the business.

Our policy is based on the following fairness *outcomes*:

Outcome 1: Customers should be confident that they are dealing with companies where the fair treatment of customers is central to the company culture.

Outcome 2: Where products are marketed and sold in the retail market, they must be designed to meet the needs of identified consumer groups and targeted accordingly. Investpro supports this outcome through appropriate product selection, due diligence and client targeting.

Outcome 3: Customers must be provided with clear and sufficient information and kept appropriately informed before, during and after the time of contracting.

Outcome 4: Where customers receive advice, the advice must be suitable and take account of their circumstances.

Outcome 5: Products provided must perform as we have led customers to expect. The associated service should be both of an acceptable standard and also meet customers' expectations.

Outcome 6: Customers should not face unreasonable post-sale barriers to changing a product, switching provider, submitting a claim or lodging a complaint.

Directors:

DC Gillard (Managing Director)
S Deruyter
LC Koch

4. Implementation

4.1 Governance

Senior management is responsible for embedding our customer-centric culture by explicitly addressing customer impact as part of each decision made.

We perform due diligence on each product / service provider before making products available / recommending products and services to our customers.

Our performance measures for all staff members and Representatives take customer outcomes like service delivery and complaints into account, together with traditional financial targets aimed at ensuring the sustainability of our business.

4.2 Suitable and appropriate products

We make every effort to understand and define the needs of our customers, and endeavour to understand the products and services we recommend to our customers in order to design appropriate solutions for them.

4.3 Clear information

We believe that customers should be placed in a position to make informed decisions about their insurance needs, risk exposures and available cover options. We will therefore provide customers with clear information about the key features, benefits, risks, costs and fees associated with insurance products or services offered to or requested by them.

It is part of our standard process to guide customers during any implementation process that we are facilitating and we will provide regular updates, inform customers of challenges during the implementation process, and also communicate with customers once the process has been finalised. Thereafter customers will receive regular feedback from ourselves / the relevant product provider.

4.4 Advice

Our advice process considers the unique circumstances of each customer as this will form the basis of the advice we provide. Conflict of interest is guarded against to ensure that our customers' interests are served first and foremost.

4.5 Product and service performance

We monitor insurer and product performance, service delivery, claims experience, complaints and policy administration to identify whether products and services perform as customers have been led to expect. Any concerns will be addressed with the relevant product provider, and appropriate corrective action will be taken where necessary. We enter into service-level agreements with our customers to manage and meet customers' expectations.

4.6 Post-sale servicing

We assist our customers throughout the lifecycle of their insurance policies, including amendments, renewals, claims, cancellations and complaints. We take reasonable steps to understand material cancellation terms, notice periods, fees and restrictions and disclose these to clients where relevant. Customer complaints are assigned priority status, and a designated Complaints Officer has been appointed. Claims submitted for processing will be attended to promptly and within the applicable service turnaround times.

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4.7 Complaints

Complaints provide an important measure of client experience and fair customer outcomes. Investpro has therefore established a Complaints Management Framework that provides for the appointment of a designated Complaints Officer, staff training, complaint recording and analysis, root-cause identification and the implementation of corrective action.



DC Gillard
Managing Director
01 July 2026

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

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