



## COMPLAINTS PROCEDURE

<p>1</p> 	<p>Please submit your complaint in writing to the compliance department at <a href="mailto:complaints@efgroup.co.za">complaints@efgroup.co.za</a>.</p>
<p>2</p> 	<p>Information that must be provided to enable us to assist you:</p> <ul style="list-style-type: none"> <li>+ Your name, surname, and contact details</li> <li>+ A complete description of the complaint</li> <li>+ Details of the transaction/event</li> <li>+ Name of the service or product provider/financial advisor</li> <li>+ Date of the event</li> <li>+ Relevant documentation</li> <li>+ Desired outcome</li> <li>+ Preferred communication method</li> </ul>
<p>3</p> 	<p>Receipt of your complaint will be acknowledged in writing and added to our complaints register.</p> <p><i>Within 2 business days of receipt.</i></p>
<p>4</p> 	<p>Your complaint will be allocated to our Compliance Manager, Elzabé Volschenk for initial investigation.</p>
<p>5</p> 	<p>If we require further time to investigate the complaint, this will be communicated to you in writing.</p> <p><i>Within 21 business days of receipt/after receipt of additional information.</i></p>
<p>6</p> 	<p>Your complaint and all related information will be submitted to the Managing Director/Key Individual for final consideration and assessment.</p>
<p>7</p> 	<p>Once the investigation is complete, we will provide you with our final assessment in writing, including full reasons for our findings.</p> <p><i>Within 6 weeks from date of receipt.</i></p>
<p>8</p> 	<p>If we do not respond within the specified time, please contact Elzabé Volschenk at <a href="mailto:elzabev@efgroup.co.za">elzabev@efgroup.co.za</a> or 087 944 7999 for an explanation.</p>

	<p>If you are not satisfied with the outcome of the complaint, you may escalate it to the Chief Executive Officer of Efficient Wealth, Risk and Investments, Rudi Barnard, at <a href="mailto:rudi@efw.co.za">rudi@efw.co.za</a>.</p>
	<p>If we cannot resolve the complaint within 6 weeks, or if you are unsatisfied with our response, you may refer the complaint to the FAIS Ombudsman or another relevant Ombudsman. Alternatively, you may seek other legal remedies.</p> <p><i>Submit to Ombud within a 6-month period.</i></p>

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Efficient Financial Services (Pty) Ltd, trading as Efficient Wealth, is an authorised financial services provider, FSP 655

Naviga Solutions (Pty) Ltd, is an authorised financial services provider, FSP 381

Efficient Private Clients (Pty) Ltd is an authorised financial services provider, FSP 47481

Efficient Select (Pty) Ltd, is an authorised financial services provider, FSP 859

Select Manager (Pty) Ltd, is an authorised financial services provider, FSP 928

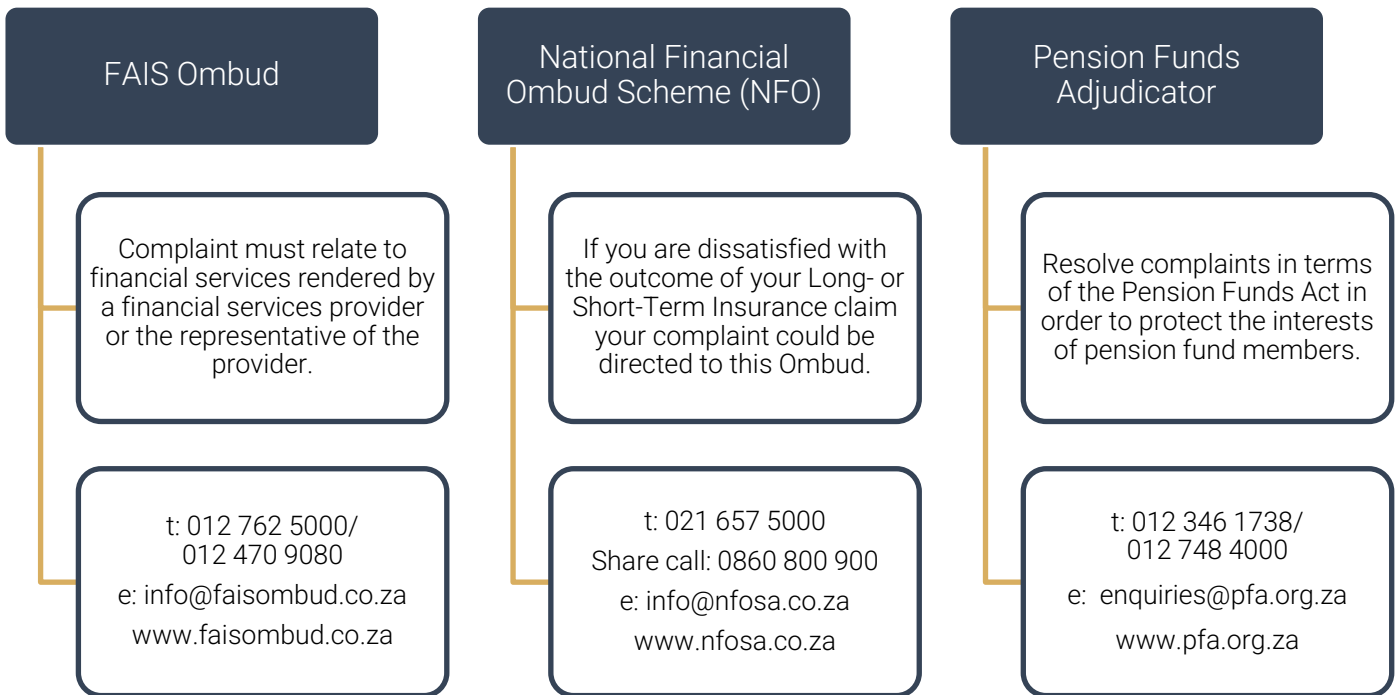
Dinamika Finansiële Dienste (Pty) Ltd, is an authorised financial services provider, FSP 4748146494

## FAIS OMBUD RULES

Should your complaint be referred to the Ombud, the following will apply:

The FAIS Ombud will not adjudicate in matters where the claim is in excess of R3 500 000.	If you have already instituted action in a court of law in respect of this complaint the Ombud will not consider the complaint.	If the complaint was not resolved through conciliated settlement, the Ombud may make a determination which has the same legal status as a civil court judgement.	An award of cost may be made against the person complained against.	An award of costs may be made against a complainant if the conduct of the complainant was improper or unreasonable, or if the complainant caused an unreasonable delay in the finalisation of the investigation.
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*Your complaint is important to us as it assists us to improve our communication, internal processes and/or quality of service.*