

PEAK WEALTH PTY LTD

Complaint Resolution Process

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1. Introduction

Peak Wealth (Pty) Ltd (hereinafter “the Company”, “us”, “our” “we”) is incorporated in South Africa and registered under the Companies and Intellectual Property Commission (<http://www.cipc.co.za/>) with a registration number 2013/007163/07. The Company is authorised and regulated by the Financial Sector Conduct Authority (“FSCA”) with authorisation number FSP44681, to provide intermediary services in connection with derivative products, operating under the Financial Advisory and Intermediary Services Act (“FAIS Act”).

The Company is acting as a Financial Service Provider and in accordance with the FAIS Act, is required to have in place and disclose to its Clients this Complaints Resolution Process (the “Process”).

2. Complaint

As per FAIS Act a “complaint” means a specific complaint relating to a financial services rendered by a financial services provider or representative to the complainant on or after the date of commencement of the FAIS Act, and in which complainant it is alleged that the provider or representative:

- has contravened or failed to comply with a provision of this Act and that as a result thereof the complainant has suffered or is likely to suffer financial prejudice or damage;
- has wilfully or negligently rendered a financial service to the complainant which has caused prejudice or damage to the complainant or which is likely to result in such prejudice or damage; or
- has treated the complainant unfairly.

The Company aims to address all reasonable requests made by clients and where the complaint relates to any aspect of our services, or any disclosure that was out to be made by the Company, we aim to respond back within seven (7) days.

Any complaints which do not relate to the Company or do not fall under our control, including but not limited to transactions performed with the product supply, investment performance or product information, we will forward the complaint to the appropriate persons. We maintain the right to recover any damages or costs as a result of complaints which were fraudulent, frivolous, vexatious or unreasonable in nature.

The Company shall maintain all records of the Client’s complaints for a minimum period of five (5) years. The responsible department to handle complaints is Compliance and Back Office Department and they can be contacted at support@xtrade.com .

3. The Procedure

The Company's goal is to continue to treat clients fairly and intends to provide effective resolution of complaints. The following step-by-step procedure sets how the Company will deal with a complaint once it is received:

Step 1: All complaint and communications need to be done in writing. Verbal communications need to be confirmed in writing within three (3) days from the time the communication has taken place.

Step 2: Provide us with the following details:

- Name, surname, and contact details
- Account number
- A detail description of the complaint. Including evidence where applicable such as screenshots and email communications will help us understand the Complaint and what has caused it.
- If applicable, the name of the employee which may have cause you to raise the complaint.
- Agreeing with our communication method to resolve the complaint and any further communications that are required during the resolution process.

Step 3: The complaint will be put into the Company's register the same day it is made and will be given a reference number.

Step 4: Upon adding the Complaint to the register, a confirmation of receiving and logging the complaint will be sent to the Complainant with the reference number which was added onto the complaint.

Step 5: The complaint will be assigned to the responsible person, responsible for handling, investigating, and resolving complaints. The member will have a senior enough level, which will allow them the ability to have access to all the necessary information to be able to resolve the complaint.

Step 6: The complaint will be investigated, and preliminary findings shared with the client within seven (7) working days from the day of receipt of the complaint.

Step 7: A proposed solution will be communicated with the client within a further seven (7) working days.

Step 8: If within the above time scale, the resolution is unsatisfactory to the client, they will be able to approach the office of the Ombud for Financial Services Providers.

Step 9: If within six (6) weeks, after the client has submitted their complaint, it has not been resolved, it may be automatically submitted to the Ombud. The Ombud acts as independent and objective and has jurisdiction in respect of complaints to advice or intermediary services, which has arisen after 15th November 2002.

Step 10: The client maintains the right to refer the complaint to the Ombud within six (6) months from the date that they have been informed that we cannot resolve the complaint.

Company Contact Information:

Address: Office 7, 15 on Orange, Corner of Greys Pass and Orange Street, Cape Town, 8000 South Africa

Telephone Number: +35725030742

Customer Support Department email: support@xtrade.com

Compliance Department email: compliance@xtrade.com

Ombud Contact Information:

Kasteel Park Office Park,

Orange Building, 2nd Floor,

546 Jochemus Street,

Erasmus Kloof,

Pretoria, 0048

Telephone Number: 012 762 5000

Sharecall: 086 066 3247

Email: info@faisombud.co.za

Website: www.faisombud.co.za