

ECHELON PRIVATE CLIENT SOLUTIONS (PTY) LTD

COMPLAINTS POLICY IN TERMS OF FAIS ACT

Complaint has to be in writing

In order for a complaint to receive the attention that it deserves, we request that your complaint is submitted to us in writing. Please ensure, that where the complaint is delivered by hand or by any other means, that you retain proof of delivery.

Complaint has to be relevant

The financial services environment is complex. We will endeavour to address all reasonable requests from our clients, but may also refer you to a more appropriate facility. Where the complaint pertains to any aspect of our service, or any disclosures that ought to be made by us, we will endeavour to address those complaints in writing, within three days. In instances where the complaint pertains to something not within our control, such as product information or investment performance we will forward the complaint to the product provider concerned.

Procedure

The following is a step-by-step guideline of how a complaint will be dealt with, once received by us:

1. The complaint will be lodged in our central complaints register on the same day that it is made and confirmation of receipt forwarded to you.
2. The complaint is immediately brought to the attention of the Key Individual of this provider for allocation to the trained and skilled person who specialises in that type of complaint.
3. The complaint will be investigated and we will revert to you with our findings within three working days. In the event that you are not satisfied with our solution, you may refer the complaint to the Managing Director of our business.
4. The Managing Director may amend the solution or confirm it. Please be informed that certain decisions may have to be approved by the Board of Directors. In such a case, we will communicate the fact to you, as well as the date on which a decision will be taken.
5. If, after having referred the complaint to the Managing Director, you are still not satisfied with the outcome, we will regard the complaint as being unsatisfactorily resolved.
6. In such a case, you may approach the office of the Ombud for Financial Services Providers or take such other steps as may be advised by your legal representatives.
7. The referral to the office of the Ombud must be done in accordance with the provisions of section 21 of the FAIS Act and the rules promulgated in terms of that section.
8. In instances where we have not been able to arrive at a resolution within six weeks after you have lodged your complaint, the matter may automatically be referred to the Ombud.
9. You must, if you wish to refer a matter to the Ombud, do so within a period of six months.

10. The Ombud may not adjudicate in matters exceeding a value of R800,000.
11. The Ombud - Mr Charles Pillai, may be contacted at his offices in Pretoria, at the following address:

*Mr Charles Pillai
FAIS Ombud
Financial Services Board
Rigel Park
446 Rigel Avenue South
Erasmusrand
Pretoria
South Africa*

or

*Mr Charles Pillai
FAIS Ombud
Financial Services Board
P O Box 35655
Menlo Park
0102*

12. In the event of us not reverting to you within the time periods indicated above, kindly contact Mr Darrel Dawson darrel@echelonpci.co.za for an explanation as to why we have not yet communicated with you.
13. Please do not accept any communication from any person until it has been confirmed in writing.

