



Complaints Resolution Policy and Process

SILVERTREE AI INVESTMENTS (PTY) Ltd

An authorised Financial Services Provider (FSP) No: 53346

What is the purpose of this document?

The Financial Advisory and Intermediary Services Act (FAIS Act) requires that a financial service provider (FSP) in this instance, Silvertree AI Investments (Pty) Ltd, must maintain an internal complaints resolution system and procedure in the event that a client complains about a financial service rendered by the financial services provider.

In other words, this document explains the procedure should you wish to complain about any of the financial services rendered by our business, and sets out the process which we will follow in order to resolve the complaint.

Silvertree AI Investments (Pty) Ltd

FSP number: 53346

Postal Address: Postnet Suite 204
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Claremont
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South Africa

Physical Address: 2 Plover Lane,
Steenberg Golf Estate Tokai
Cape Town, 7945
South Africa

Office Tel number: +27 21 300 3331

E-Mail: info@silvertreeai.co.za

What constitutes a complaint?

A complaint is defined in the FAIS Act as specific complaint relating to financial services rendered by the FSP or its representative, either being advice or an intermediary service, which has been rendered on or after 1 October 2004, and where it is alleged that the either :

- has contravened a provision of the FAIS Act and as a result the client has suffered or is likely to suffer financial prejudice or damage;
- has wilfully or negligently rendered a financial service to the client which has caused, or is likely to cause prejudice or damage to the client; or
- has treated the client unfairly.

Any complaint relating to a financial product or investment performance should be lodged directly with the relevant product provider or insurance company.

How must a complaint be made?

If a client has a complaint against our FSP, it must be submitted to us in writing. It can be submitted either by hand, post or email at the contact details that appear above.

What happens once a complaint is made?

- We will acknowledge receipt of the complaint in writing to the client.
- We will keep a record of the complaint, and maintain such record for 5 years as required by legislation;
- Once the complaint has been made, it will be allocated to an appropriate staff member to investigate.
- As required by legislation, we will attempt to resolve the complaint within 6 weeks of receipt of the complaint.
- In event that the complaint cannot be resolved, we will advise the client of the reasons why the complaint could not be resolved and what further steps are available to the client.

Who will deal with the complaint?

The complaint may be handled by either:

- the key individual or an employee of the FSP who is skilled and empowered to deal with client complaints;
- our external compliance services provider, Oracle Compliance (Pty) Ltd; or
- as a member of the Masthead Financial Advisors Association, we may refer the complaint to a legally qualified and objective consultant provided by Masthead, who will be able to provide us with a recommendation of how the complaint may be resolved.

What happens if the complaint is not resolved to the client's satisfaction?

Legislation requires the FSP to advise the client in writing of the reasons why the complaint could not be resolved and what recourse the client may have.

The client may have recourse to the following, whichever is applicable:

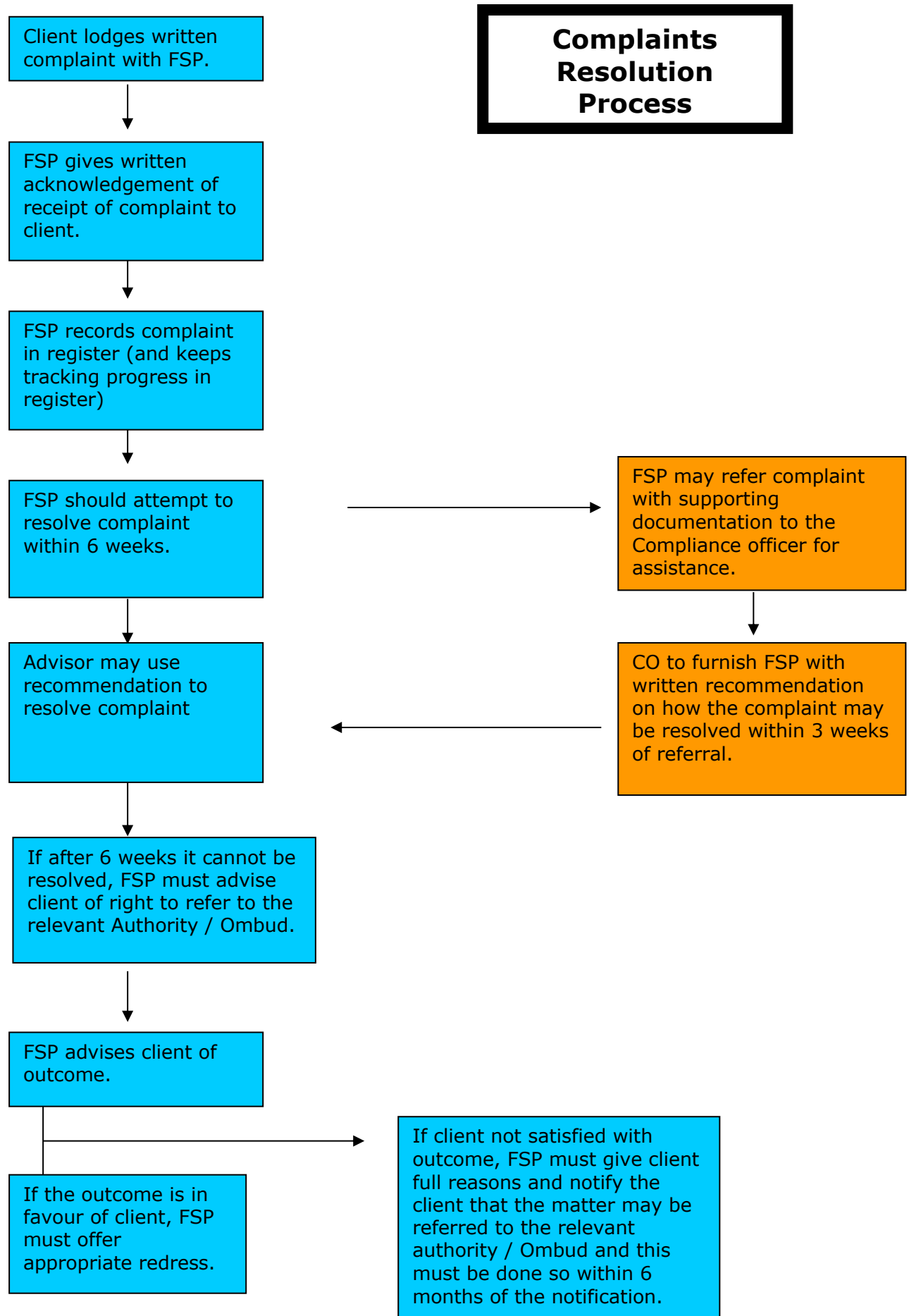
- refer the matter to the FAIS Ombud;
- refer the matter to the Ombudsman for Long Term Insurance or Short Term Insurance whichever is appropriate and has jurisdiction;
- refer the matter to the Pension Funds Adjudicator if appropriate;
- the information Regulator regarding personal information and the processing thereof;
- seek legal advice from an attorney of what legal action may be taken; or
- refer the matter to arbitration or mediation.

Our commitment:

Our policy is to:

- be committed to resolve client complaints by means of a fair and practical resolution process;
- take steps to investigate and respond promptly to the complaint
- deal with complaints in a timely and fair manner, with each complaint receiving due consideration in a process that is managed appropriately and effectively; and

- ensure that a full and appropriate level of redress is offered to the client, without delay, where the complaint is resolved in favour of the client.



Oracle Compliance (Pty) Ltd

Compliance Officer:

Physical Address:

Office Tel number:

E-Mail:

Leonardo d' Onofrio

3rd Floor, 34 Whiteley Boulevard,
Melrose Arch, Johannesburg, 2196
+27 (11) 100 2551

leonardo@oraclecompliance.com

FAIS Ombud

Physical Address:

Postal Address:

Office Tel number:

Sharecall:

E-Mail:

Website:

Menlyn Central Office Building,
125 Dallas Avenue, Waterkloof
Glen, Pretoria, 0010

PO Box 41, Menlyn Park, 0063
+27 (12) 762 5000

086 066 3274

info@faisombud.co.za

www.faisombud.co.za

National Financial Ombud Scheme - NFOSA

Physical Address:

Or

Tel number:

Sharecall:

E-Mail:

Website:

Claremont Central Building,
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