



BAROQUE

Financial Services (Pty) Ltd

CLIENT COMPLAINTS PROCEDURE

If you are not satisfied with any of our products or services, we would like to resolve your dissatisfaction through the following procedure:

Please submit your complaint in writing to us at the following email address:

support@baroqueonline.com

1. Required Information

- Your name, surname, ID number and contact details;
- A complete description of your complaint including all facts, dates, and account numbers;
- Relevant documentation relating to your complaint;
- Preferred method of communication.

2. Complaint Process

- We will acknowledge receipt of the complaint in writing within 2 business days and log your complaint on our internal complaints register;
- Your complaint will be investigated, and we will request additional information if needed;
- We will attempt to resolve and respond to you within 3 weeks of receiving your complaint;
- If we do require more time to investigate the complaint, this will be communicated to you in writing. We will resolve your complaint within a 6-week period from the receipt of your complaint;
- Once the investigation is finalised, we will provide you with the final assessment in writing and give full reasons for the outcome;
- Should you be unsatisfied with the outcome and complaint handling, the complaint may be referred within a 6-month period from our final assessment to the FAIS Ombud using the contact details below;
- If your complaint is still not resolved or you are unhappy with the outcome of the investigation of the FAIS Ombud, you can proceed to process 3, which is to take your complaint to the Financial Sector Conduct Authority (FSCA).

3. FAIS Ombud Rules

- The FAIS Ombud will only consider your complaint after the internal resolution process has been exhausted.
- The FAIS Ombud will not adjudicate matters where the claim is in excess of R800 000.00.

- If you 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 of a civil court judgement.
- An award of cost may be made against the person complained against.
- An award of cost may be made against the 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.

4. FAIS Ombud Contact Details

Tel: +27 12 762 5000

Share call: 086 066 3247

Email: info@faisombud.co.za

Email: enquiries@faisombud.co.za

Web: www.faisombud.co.za

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

5. FSCA Contact Details

Tel: +27 12 428 8000

Contact centre: 0800 20 37 22

Email: complaints@fsc.co.za

Web: www.fsc.co.za

41 Matroosberg Road,
Ashlea Gardens,
Pretoria
0002