

FARAZ FINANCIAL SERVICES (PTY) LIMITED – COMPLAINTS PROCEDURE FOR CLIENTS

We, Faraz Financial Services (PTY) Limited (hereinafter, the “Company”), have adopted this Complaints Procedure in order to ensure a fair and quick process for handling complaints that may arise from our relationship.

1. Submitting your Complaint

In order to submit a complaint to the Company, you are kindly requested to complete and submit the **Complaint Form** of the Company (click the button below). Please note that the Company may not accept complaints submitted to it by any other mean/method (i.e. e-mail, telephone, etc.).

[Click Here to proceed to the Complaint Form](#)

Once you successfully complete and submit your complaint, the Company shall handle and investigate your complaint.

If you need any clarifications in relation to the completion of the Complaint Form, you may send an email to: info@investico.com.

2. Acknowledging your Complaint

We will acknowledge receipt of your complaint within five (5) business days from the receipt of your complaint.

3. Handling of your Complaint

Once we acknowledge receipt of your complaint we will review it carefully, investigate the circumstances surrounding your complaint and will try to resolve it without undue delay. We shall make every effort to investigate your complaint and provide you with the outcome of our investigation within two (2) months from the date you have submitted your complaint to us. During the investigation process we will keep you updated of the handling process of your complaint. One of our officers may contact you directly (including communication by email or phone) in order to obtain, where needed, further clarifications and information relating to your complaint. We will require your full cooperation in order to expedite the investigation and possible resolution of your complaint.

In the event that your complaint requires further investigation and we cannot resolve it within two (2) months, we will issue a holding response in writing or other durable medium. When a holding response is sent, it will indicate the causes of the delay and when the Company’s investigation is likely to be completed. In any event, we shall provide you with the outcome of our investigation no later than one (1) month from the issuing of the holding response, depending on the complexity of the case and your cooperation. Please note that the Company shall consider your complaint as closed and cease the relevant investigation in case you fail to respond to our officers within the period of three (3) months from the date of the submission of your complaint.

4. Final Decision

When we reach an outcome, we will inform you of it together with an explanation of our position and any remedy measures we intend to take (if applicable). It is understood that your right to take legal action remains unaffected by the existence or use of any complaints procedures referred to above.