



COMPLAINTS RESOLUTION POLICY

INTRODUCTION

Foord Asset Management and Foord Unit Trusts offer investors a niche, personalised investment service. We believe there is no room for error with other people's money. If you are unsatisfied with the service or products received from Foord, please lodge a complaint in terms of this complaints resolution policy.

WHAT IS A COMPLAINT?

A complaint is a specific grievance relating to a financial service rendered, or a financial product provided, by Foord to an investor who alleges that:

- Foord has contravened or failed to comply with relevant legislation, because of which the investor has or will suffer financial prejudice or damage.
- Foord has wilfully or negligently rendered a financial service which has caused or is likely to result in prejudice or damage to the investor.
- Foord has treated the investor unfairly.

Foord will deem a complaint to be minor if it relates to an administrative matter that can be resolved within 24 hours. Frequently repeated minor complaints and all other complaints are significant complaints subject to this policy.

WHO MAY LODGE A COMPLAINT?

Foord will investigate complaints made by its investors, including previous investors, and persons acting on behalf of its investors under the authority of a mandate, power of attorney or similar appointment.

WHO WILL INVESTIGATE AND RESOLVE A COMPLAINT?

Foord has appointed the Compliance Officers to be Complaints Officers. If a Complaints Officer is unable to fully investigate and resolve a complaint speedily, the complaint will be escalated to a Foord director for further investigation and resolution.



HOW TO LODGE A COMPLAINT?

Complaints must be lodged in writing, by email to complaints@foord.co.za or any other Foord email address that an investor regularly uses to communicate with Foord including:

- info@foord.co.za
- PortfolioAdmin@foord.co.za
- unittrusts@foord.co.za

Complaints may also be lodged in hardcopy format and either delivered to Foord for the attention of the Directors, or posted to our business address:

Physical address

8 Forest Mews
Cnr Lonsdale and Forest Drive
Pinelands
7405

Postal address

PO Box 135
Howard Place
7450

Please provide comprehensive details of the complaint including supporting evidence to facilitate speedy resolution.

HOW IS A COMPLAINT HANDLED?

Within two days of receiving a complaint, Foord will inform the investor in writing of the contact details of the Foord employee(s) involved in investigating and resolving the complaint.

Foord will investigate the complaint internally, based on the supporting documents provided, its internal documents and other documents requested from third party providers. You may be requested to provide additional information or supporting documents to facilitate investigation of the complaint.

Foord will keep you informed of the status of the investigation. Please allow Foord sufficient time to fully investigate the matter. For complex matters or those involving third parties, this may take longer.

Once the matter has been investigated, Foord will inform you in writing of the conclusion and proposed resolution.

Foord will keep a copy of the complaint, results of the investigation and details of the resolution for at least five years after the date of the complaint.

WHAT FURTHER ACTION CAN BE TAKEN?

If an investor is not satisfied with the response from Foord or if an investor has a complaint about the advice given by a financial advisor, they have the right to address their complaint to the Ombud for Financial Services Providers at the address below within six months.

The Ombud is legally empowered to investigate and adjudicate complaints in a procedurally fair, economical and expeditious manner.

PO Box 74571, Lynwood Ridge, 0040 | Tel: 012 470 9080 | Fax: 012 348 3447 | Email: info@faisombud.co.za