RCG MARKETS

COMPLAINTS POLICY

1. INTRODUCTION

1.1. RCG Markets (Pty) Ltd (hereinafter referred to as "**RCG Markets**") is an authorised Financial Services Provider ("**FSP**"), with FSP Licence Number 49769, licensed and regulated in terms of the Financial Advisory and Intermediary Services Act, 2002 ("**FAIS Act**"). RCG Markets is authorised by the Financial Sector Conduct Authority (the “**Authority**") to render financial services, including intermediary services, in respect of the financial products for which it is licensed.

1.2. This Complaints Management Policy has been developed to ensure that Client Complaints are managed in a fair, transparent, effective and timely manner in accordance with the requirements of the FAIS Act, the General Code of Conduct for Authorised Financial Services Providers and Representatives, and all other applicable regulatory requirements.

2. DEFINITIONS

2.1. The following definitions -

2.1.1. **“Client”** means a person who has entered into an agreement with RCG Markets;

2.1.2. **“Complaint”** means any expression of dissatisfaction regarding a financial product or financial service, where the Complainant alleges unfair treatment, negligence, maladministration, or non-compliance with applicable laws, agreements, or industry standards by the FSP or its service provider;

2.1.3. **"Complainant"** means any person who submits a Complaint to RCG Markets and includes a Client or any person with a direct interest in a financial product or financial service provided by RCG Markets, as well as any person acting on behalf of such person, where authorised to do so;

2.1.4. **“FSCA”** means the Financial Sector Conduct Authority of South Africa, the market conduct regulator responsible for supervising financial institutions;

2.1.5. **“FAIS Act”** means the Financial Advisory and Intermediary Services Act, No. 37 of 2002, as amended, which governs the rendering of financial services to Clients;

2.1.6. **“Financial Markets Act”** means the Financial Markets Act, No. 19 of 2012, as amended, which regulates financial markets and market infrastructures in South Africa;

2.1.7. **“Ombud”** means the Office of the FAIS Ombud for Financial Services Providers or any other recognised statutory or alternative dispute resolution body with jurisdiction;

2.1.8. **"Upheld"** means that a Complaint has been resolved wholly or partially in favour of the Complainant, the Complainant has accepted, or it is reasonable to conclude that the Complainant has accepted, the resolution, and RCG Markets has fulfilled, or has made acceptable arrangements to fulfil, all undertakings made in resolving the Complaint; and, 2.1.9. **“Rejected”** means that a Complaint has not been upheld and the provider regards the Complaint as finalised after advising the Complainant that it does not intend to take any further action to resolve the Complaint and includes Complaints regarded by the provider as unjustified or invalid, or where the Complainant does not accept or respond to the provider's proposals to resolve the Complaint.

3. GUIDING PRINCIPLES FOR COMPLAINT DECISION-MAKING

3.1. Any employee responsible for investigating, assessing, making excisions on, or providing recommendations regarding Complaints must:

3.1.1. have the necessary knowledge, skills, experience, and appropriate training to perform the role effectively;

3.1.2. act impartially and be free from any actual or potential conflict of interest;

3.1.3. not be subject to any remuneration, incentive, or reward structure that could influence the fair and objective handling of a Complaint; and,

3.1.4. be appropriately authorised and empowered to make fair, objective, and independent decisions in the best interests of all parties.

4. PURPOSE

4.1. The purpose of this Complaints Policy is to:

4.1.1. Ensure that Complaints are handled in a fair, transparent, effective, and timely manner;

4.1.2. Ensure that Clients are treated fairly throughout the Complaints process; and,

4.1.3. Provide Clients with access to appropriate internal and external dispute resolution mechanisms.

5. SCOPE AND APPLICATION

5.1. This Policy applies to:

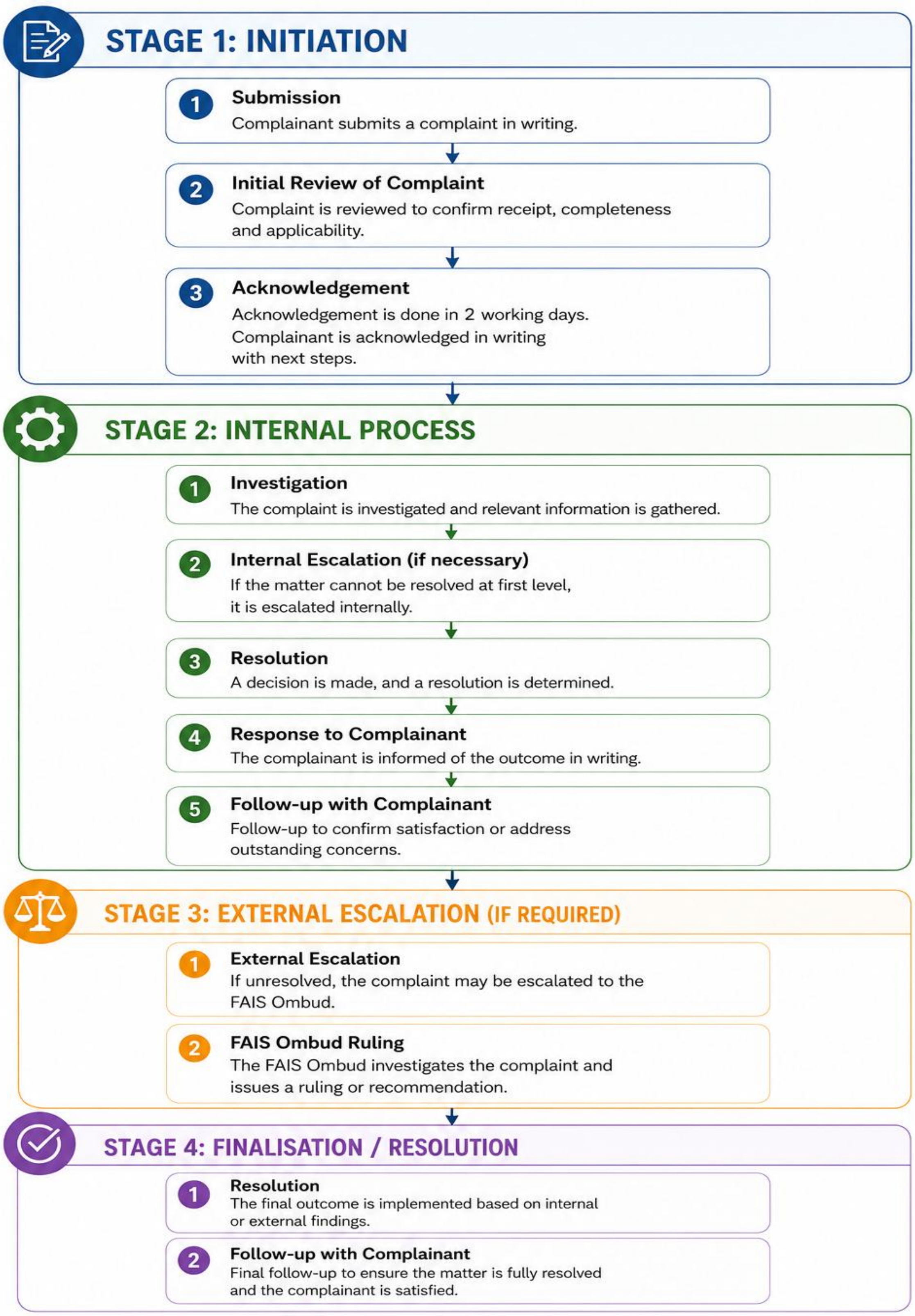
5.1.1. All Complaints received from Clients or prospective Clients of RCG Markets;

5.1.2. Complaints relating to:

- Account administration;
- Fees, charges, or costs;
- Client communications and disclosures;
- Alleged non-compliance with regulatory obligations.

5.1.3. This Policy does not apply to investment advice, as RCG Markets does not provide financial advice under the FAIS Act.

6. RECEIPT AND INITIAL RESOLUTION



6.1. Stage 1: Initiation

6.1.1. A Complainant may submit a formal Complaint in writing directly to the Legal and Compliance Department by email at compliance@rcgmarkets.com.

6.1.2. Upon receipt of a Complaint, the Legal and Compliance Department will:

- Review the Complaint and all relevant supporting information; and,
- Acknowledge the Complaint in 2 working days in writing.

6.2. Stage 2: Internal Investigation

6.2.1. The designated individual will conduct a fair, objective and impartial investigation of the Complaint and engage with the Client where necessary to obtain additional information or clarify any issues relevant to the investigation.

6.2.2. Following the investigation and assessment of a Complaint, RCG Markets will determine whether the Complaint should be upheld or rejected.

6.2.3. Upheld: The Complaint is found to be wholly or partially valid, and RCG Markets will implement or propose an appropriate resolution to address the Complaint.

6.2.4. Rejected: The Complaint is found to be invalid, without merit, or unjustified. RCG Markets will provide the Complainant with a clear explanation of the reasons for the decision and advise the Complainant of any available avenues for escalation or review, where applicable.

6.3. Stage 3: External Escalation

6.3.1. If the Client remains dissatisfied after receiving RCG Markets' final response, or if RCG has not provided a final response within **six (6) weeks**, they will be informed of their right to escalate the Complaint to the Office of the FAIS Ombud.

6.3.2. RCG Markets will cooperate fully with any investigation conducted by the Ombud.

6.4. Stage 4: Finalisation/Resolution

6.4.1. A Complaint is considered finalised when either:

- A Complainant accepts RCG's internal resolution; or,
- The Ombuds Office has investigated the matter and issued a final resolution.

6.4.2. Upon resolution, a follow-up will be conducted to confirm the Complainant was satisfied with the handling process.

7. TIMEFRAMES FOR COMPLAINTS HANDLING

7.1. RCG Markets is committed to resolving Complaints within the timeframes prescribed by the FAIS Act and applicable regulatory requirements.

7.2. Acknowledgement of Complaints:

7.2.1. All Complaints will be acknowledged in writing within **two (2) business days** of receipt.

7.2.2. The acknowledgement will include:

- Confirmation that the Complaint has been received; and,
- Expected timeframes for resolution.

7.3. Investigation and Resolution

7.3.1. RCG Markets aims to investigate and provide a final response to Complaints within **six (6) weeks** of receipt of the Complaint, unless otherwise permitted by applicable legislation.

7.4. Final Response

7.4.1. A final written response will be issued once the investigation is complete.

7.4.2. The response will clearly state:

- The outcome of the Complaint;
- The reasons for the decision;
- Any remedial action or compensation (if applicable); and,
- The Client's right to refer the matter to the Ombud.

8. RECORD KEEPING AND REPORTING

8.1. RCG Markets will maintain a Complaints Register in accordance with FAIS requirements.

8.2. The register will include, at a minimum:

8.2.1. Client details;

8.2.2. Nature of the Complaint;

8.2.3. Date received;

8.2.4. Actions taken;

8.2.5. Outcome and resolution date; and,

8.2.6. Whether the Complaint was referred to the Ombud.

8.3. All Complaints-related records, including correspondence and investigation documentation, will be retained for a minimum period of **five (5) years**, as required by FAIS legislation.

8.4. Records will be stored securely and treated as confidential.

9. CONTACT DETAILS

9.1. **RCG Markets (Pty) Ltd**
50 Kathrine Street
Wierda Valley
Sandton
Email: compliance@rcgmarkets.com
Tel: 010 035 5198
Website: www.rcgmarkets.com

9.2. **Ombudsman**
11th Floor,
Menlyn Central Office Building,
125 Dallas Avenue,
Waterkloof Glen,
Pretoria
Email: info@faisombud.co.za
Tel: 27 12 762 5000 / +27 86 066 3274
Website: http://www.faisombud.co.za

10. POLICY REVIEW AND AMENDMENTS

10.1. We may update this Complaints Policy from time to time to ensure ongoing compliance with FAIS requirements. The latest version will be available on our website.

10.2. All changes and updates to this Complaints Policy are reflected below:

10.2.1. Version: 2

10.2.2. Date implemented: 08 July 2026

10.2.3. Description of changes: None.

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11. APPROVAL AND SIGN-OFF

11.1. This Policy has been reviewed and approved by the Key Individual and is effective.

Name: Tawanda Tali

Signature: ____________________

Date: 08 July 2026

Annexure A – Complaint Form

Date of Complaint: ______________________________

Reference Number: ______________________________

(For internal use only)

1. Client Information

Full Name:

____

ID/Passport Number:

____

Account Number / Trading Account:

____

Email Address:

____

Phone Number:

____

Residential Address:

____

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Preferred Method of Communication

☐ Email

☐ Telephone

2. Nature of Complaint

Please indicate the category that best describes your Complaint:

☐ Account opening / verification

☐ Deposits

☐ Withdrawals

☐ Fees or charges

☐ Account administration

☐ Client service

☐ Marketing or communication

☐ Privacy / Personal Information

☐ Other (please specify):

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3. Complaint Details

Please provide a detailed description of your Complaint.

Include:

- Relevant dates and times;
- Persons you communicated with;
- Transaction or trade references (if applicable); and,
- Any other relevant information.

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4. Desired Resolution

Please indicate how you would like this Complaint to be resolved.

5. Supporting Documentation

Please indicate the documents attached to this Complaint.

☐ Email correspondence

☐ Trading statements

☐ Deposit confirmation

☐ Withdrawal confirmation

☐ Screenshots

☐ Other:

6. Declaration

I declare that the information contained in this Complaint is true and accurate to the best of my knowledge.

I understand that additional information may be requested in order to investigate this Complaint.

RCG MARKETS

Client Name: ______________________________

Signature: ________________________

Date: _________________________

Office Use Only:

Complaint Reference Number: _________________________

Date Received: ______________________________

Acknowledgement Sent

☐ Yes

☐ No

Date: _________________________

Investigation Notes

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Outcome

☐ Upheld

☐ Partially Upheld

☐ Not Upheld

☐ Resolved by Agreement

☐ Withdrawn

Resolution Summary

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Date Closed: ______________________

Approved By: ______________________

Signature: ________________________