



Complaints Management Process

10X Investments (Pty) Ltd ("10X") (includes all subsidiaries of 10X Investments (Pty) Ltd, namely, 10X Fund Managers (RF) (Pty) Ltd, CoreSolutions Fund Managers (RF) (Pty) Ltd CoreShares Asset Management (Pty) Ltd), and the 10X Living Annuity.

INTRODUCTION

At 10X Investments ("10X") we are dedicated to handling client complaints in a just and unbiased manner, striving to find mutually satisfactory resolutions. Therefore, if you believe that our services have not met the expected standards and you would like to lodge a complaint, we want to assure you that we will conduct a thorough investigation of your concerns with the aim of resolving your complaint promptly and with efficiency.

PROCEDURE

When to submit a complaint

If you are dissatisfied with a product or service provided by 10X Investments.

How to submit a complaint

All complaints to 10X must be submitted in writing. When submitting your complaint, it is encouraged that you include as much information as possible. We are open to receiving complaints in any written format, although you are welcome to use the complaints form provided below.

Complaints can be submitted via email to complaints@10x.co.za or by post to: The Complaints Team: 14th Floor, Office 01401, 34 Bree Street, Cape Town, 8001.

What will happen after a complaint is submitted?

On receipt of a complaint 10X will:

- ❖ Send you written acknowledgment of your complaint within 5 working days;
- ❖ Gather all relevant information from the division of the business from where the complaint originated; and
- ❖ Investigate your complaint.



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If we are unable to resolve your complaint within 30 days of receipt, we will write to you and explain why additional time is required and give you an indication of when you can expect a response from us.

What to do if you are dissatisfied with our response to your complaint

If you are still not satisfied, after having received our final response to your complaint, you have the right to escalate your complaint to the Office of the Ombud for Financial Service Providers (FAIS Ombud), the Ombudsman for Long-Term Insurance, or the Office of the Pension Funds Adjudicator (OPFA), as set out below.

| FAIS OMBUD | |
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| You can approach the FAIS Ombud when you have a complaint related to financial advice or intermediary services. The objective of the FAIS Ombud is to consider and dispose of complaints by clients against FSP's in a procedurally fair, informal, economical, and expeditious manner. | |
| Tel: | 012 762 5000 |
| Sharecall | 086 066 3247 |
| Email: | info@faisombud.co.za |
| Website: | www.faisombud.co.za |
| Physical address: | Menlyn Central Office Building, 125 Dallas Avenue, Waterkloof Glen, Pretoria, 0010 |
| Postal address: | PO Box 41, Menlyn Park, 0063 |
| Click here for more info on how to lodge a complaint with the FAIS Ombud. | |
| NATIONAL FINANCIAL OMBUD SCHEME SOUTH AFRICA (NFO) | |
| If you have a complaint regarding the 10X Living Annuity, you have the option to seek assistance from the Ombud for Long-Term Insurance. | |
| Tel: | 0860 800 900 |
| Tel: | 0860 103 236 |



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| Email: | info@nfosa.co.za |
| Website: | www.nfosa.co.za |
| Head Office Physical address: | 110 Oxford Road, Houghton Estate, Illovo, Johannesburg, 2198 |
| Cape Town Physical Address: | 6th Floor, Claremont Central Building, 6 Vineyard Road, Claremont, 7708 |
| Click here to find out more about lodging a complaint to the NFO | |
| PENSION FUND ADJUDICATOR | |
| The Pension Fund Adjudicator is responsible for addressing complaints related to retirement funds, such as the 10X Retirement Annuity, 10X Pension Preservation Funds & 10X Provident Preservation Funds. | |
| Tel: | 012 346 1738 / 012 784 4000 |
| Email: | enquiries@pfa.org.za |
| Website: | www.pfa.org.za |
| Physical address: | 4 th Floor, Riverwalk Office Park, Block A, 41 Matroosberg Road, Ashlea Gardens, 0181 |
| Postal address: | P.O Box 580, Menlyn, 0063 |
| Click here to find out all you need to know about lodging a complaint to the Pension Fund Adjudicator. | |



COMPLAINT FORM

| COMPLAINANT DETAILS INFORMATION | |
|---------------------------------|--|
| Full name and surname: | |
| Telephone number: | |
| Email address: | |
| Product description: | |

| COMPLAINT DETAILS | |
|---|-------------------------------|
| Date of complaint: | Click or tap to enter a date. |
| Full details of complaint: *If insufficient space, please complete complaint on separate page. | |
| Suspected cause of complaint: | |
| What steps should be considered to avoid repeat of the problem: Please list and attach all relevant documents: | |

Signature of complainant

Date: