



10X Investments (Pty) Ltd (including all its 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, collectively referred to herein as “10X Investments” or “10X”.

## Introduction

At 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.

## When to submit a complaint:

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

## How to submit a complaint:

All complaints to 10X must be submitted in writing, addressed to the Client Experience Manager via email to [complaints@10x.co.za](mailto:complaints@10x.co.za) or by post to: The Complaints Team: 14th Floor, Office 01401, 34 Bree Street, Cape Town, 8001.

## What you will need to provide:

To help us investigate and resolve your complaint as quickly as possible, please provide the following information or use complete the form provided in Annexure A below:

- Your name and surname
- Email address
- Contact number
- The type of product that you have with 10X
- Your investor/member number and
- Details of what you are concerned about, including references and copies of any supporting documents and previous communication.

## What will happen after a complaint is submitted?

On receipt of your complaint we 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 and keep you regularly updated with our progress.

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 to 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 relevant Ombud or Adjudicator. The Ombud provides a dispute resolution mechanism which avoids lengthy and costly court proceedings. Please note that there are different Ombuds available depending on the type of product or service you are complaining about, as set out below.

## FAIS OMBUD

For complaints related to financial advice or intermediary services, please contact the FAIS Ombud.

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 or other long-term insurance product complaint, please contact the National Financial Ombud Scheme South Africa.

Tel:	0860 800 900
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 (PFA)

For complaints relating to 10X Retirement Annuity, Provident and Pensions Preservation funds please contact the Pension Funds Adjudicator.

Tel:	012 346 1738 / 012 784 4000
Email:	enquiries@pfa.org.za
Website:	www.pfa.org.za
Physical address:	4th 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.](#)

**COMPLAINANT DETAILS INFORMATION**

Full name and surname:	
Contact number:	
Email address:	
Product description:	
Investor/Member number:	

**COMPLAINT DETAILS**

Date of complaint:	
Full details of complaint / concerns:  *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

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DD MM YYYY  
Date