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LEGAL DOCUMENTS / SOUTH AFRICA

Complaints Handling Policy

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Eurotrade SA (Pty) Ltd

South Africa / English

Complaints Handling Policy

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This policy explains the free complaints process for Eurotrade SA (Pty) Ltd's South African intermediary service. You do not need a lawyer, a prescribed form, another deposit or further trading to make a complaint. Complaining does not require you to waive an available legal or ombud right.

1 Company and scope

1.1 Eurotrade SA (Pty) Ltd, registration K2017223774, FSP 44351, is at 74 Walmer Street, Sydenham, Johannesburg, 2192, South Africa. We investigate complaints concerning our own advice or intermediary conduct, administration, communications, representatives and other matters within our service responsibilities.

1.2 Eurotrade International Ltd in Mauritius is the trading provider under its separate agreement. Complaints about its execution, investment, custody or other supplier obligations also follow its Mauritius policy. If a complaint concerns both companies, we coordinate handling and explain which entity addresses each issue. Referral does not remove our own duties.

2 How to complain

2.1 Email support@eurotrader.com with South Africa complaint in the subject, email compliance@eurotrader.com, or write to our address. A complaint received by support is directed to the responsible handler. You can describe the issue in your own words; use of a particular form is optional.

2.2 Include your name, account or application reference, contact details, the events and dates, relevant instructions or transactions, why you are dissatisfied and the result you seek. Attach relevant correspondence, statements or screenshots where available. Do not send passwords, authentication codes, private keys or seed phrases.

2.3 An authorised representative can act for you after appropriate authority checks. We offer reasonable assistance and consider language, disability and other communication needs. Tell us how we can make the process accessible. Missing information should prompt a clarification request rather than automatic rejection of the complaint.

3 Acknowledgement and fair investigation

3.1 We acknowledge a complaint promptly, provide a reference and contact route, explain the process and request information reasonably needed. Straightforward issues may be resolved immediately; matters needing investigation are assigned to a suitably responsible person.

3.2 We review the facts, accepted terms, legal duties and relevant application, communication, instruction and payment records. Where appropriate, someone independent of the conduct complained of reviews the issue. Material conflicts are addressed and a provider's conclusion is not automatically treated as deciding our responsibility.

3.3 We keep you informed of material progress, delays and expected next steps. If records must be obtained from the supplier or another provider, we pursue them within our responsibility and explain a delay where lawful. We do not allow a third-party investigation to become an indefinite postponement.

3.4 Complaints are handled without retaliation. Information is limited to relevant authorised persons and lawful recipients under the Privacy Policy. We may need to protect other people's information or comply with a legal restriction when explaining evidence.

4 Outcome and internal review

4.1 Our response explains the material findings, whether the complaint is upheld, the reason for the decision, any proposed remedy and relevant external referral information. A remedy must state its terms clearly. Receipt of an acknowledgement or an investigation update is not acceptance of a settlement.

4.2 If you disagree, tell the handler why and ask for review by the responsible senior or compliance function. Further internal review is available without making it a condition that defeats an external referral deadline.

4.3 We aim to resolve complaints fairly and promptly. We must not use our process to prevent an eligible referral because you have waited for us. Where the provider has not resolved a matter within six weeks, the FAIS Ombud's applicable referral rules should be considered. If investigation continues, we explain the status and your available next route.

5 FAIS Ombud and other routes

5.1 A complaint about our advice or intermediary service may fall within the jurisdiction of the Office of the Ombud for Financial Services Providers (FAIS Ombud). Ordinarily raise it with us first and allow the period required by the Ombud's rules, generally six weeks, for resolution.

5.2 If dissatisfied with our final response, consider referral promptly. The Ombud's rules generally require referral within six months after the provider's final response, subject to its applicable rules and powers. Eligibility, monetary limits, time bars and the effect of other proceedings must be checked with the Ombud; this policy does not extend a legal deadline.

5.3 Current information and submission facilities are at https://www.faisombud.co.za/. The published contact routes include info@faisombud.co.za and +27 12 762 5000. The Ombud determines its own jurisdiction. A Mauritius supplier complaint is not automatically within its scope because a South African intermediary is involved.

5.4 Regulatory conduct concerns may also be directed to the Financial Sector Conduct Authority at https://www.fsca.co.za/. Privacy complaints follow the South African Information Regulator route at https://inforegulator.org.za/complaints/. The Mauritius supplier's policy explains its FSC portal route. A regulator complaint does not itself guarantee compensation.

5.5 You retain available court and other lawful remedies. Internal handling does not automatically suspend statutory limitation periods. Seek independent advice promptly where necessary, especially if a deadline or other proceeding may affect your options.

6 Records learning and contact

6.1 We keep complaint and outcome records for applicable legal, regulatory and dispute purposes. We review recurring causes and appropriate corrective action within our responsibilities. Personal information is handled under the joint Privacy Policy.

6.2 For a process enquiry or follow-up, contact compliance@eurotrader.com or support@eurotrader.com and quote your complaint reference and South Africa. This policy's publication date identifies the current general process; it does not remove rights attached to an earlier complaint or agreement.