

CLIENTS COMPLAINTS HANDLING POLICY



This Document on Clients Complaints Handling Policy and Regulatory Protections is effective from APRIL 2024 and shall remain effective until a more recent version is released. TCA FOREX PROPRIETARY LIMITED trading as TCA MARKETS ("TCA MARKETS") reserves the right to amend or supplement this Document at any time. This Document does not replace our Terms and Conditions The "Agreement") which we ask that you read carefully before you enter into any trading. The prevailing version of this Document is always available on our website www.tcamarkets.com.

CONTENTS

1.	SCOPE AND INTRODUCTION	3
2.	QUERIES AND COMPLAINTS	3
3.	HANDLING YOUR COMPLAINTS	4
4.	DISCLOSURE AND UPDATE OF THE POLICY	5
5.	RECORD KEEPING AND REPORTING	5

1. SCOPE AND INTRODUCTION

TCA FOREX PTY LTD trading as TCA MARKETS ("**TCA MARKETS**") or the "**Company**" or "**we**") is a company incorporated under the laws of South Africa, the registered office of which is at 43 Pretoria Road, Bela Bela, 0480 ("TCA MARKETS" or "us") and is an authorised Juristic Representative of North Pacific (Pty) Ltd, an Authorised Financial Services Provider, regulated by the Financial Sector Conduct Authority (FSCA), under FSP license number, FSP 53342. Finalto SA (Pty) Ltd which is regulated by the Financial Sector Conduct Authority (FSCA) under FSP license number, FSP 46860 and licensed to operate as an Over The Counter Derivatives Provider (ODP) in terms of the Financial Markets Act no.19 of 2012, are the payment operators of TCA MARKETS as governed by the laws of the Republic of South Africa and its activities include the receipt, transmission and execution of client orders in financial instruments, including through the use of electronic trading platforms. As such, the Company established the Clients Complaints Handling Policy (the "**Policy**") to develop the framework which will enable you to exercise your rights as provided in the Financial Advisory and Intermediary Services Act.

The purpose of this document is to inform you of the procedure which will be followed in order to provide a resolution for the complaint which you have submitted.

The Company has adopted the following Clients Complaints Handling Policy specifically designed for Clients (the "**Policy**") in order to ensure its corporate culture for Treating Customers Fairly ("**TCF**"). This Policy is designed to promote reasonable and prompt handling of complaints, disputes, or grievances received from Clients, referred to as the "**Client**", the "**Complainant**" or "**You**").

We aim to provide a high level of service to all of our Clients at all times to build a strong and long-lasting service relationship with you. We acknowledge that from time to time things can go wrong or there can be misunderstandings. Therefore, we are centrally committed to dealing with queries and complaints, recognizing that a client's feedback and/ or expression of dissatisfaction is an opportunity for us to improve by enhancing our products and level of service.

Accordingly, we established transparent procedures to implement reasonable, effective and prompt handling of Complaints; while maintaining records of each Complaint in line with FSCA's legislative requirements.

"**Query**"- shall be any form of dissatisfaction with our provided services.

"**Trading Query**"- shall be any form of dissatisfaction with our services which relate to your trading account and platform activities.

"**Complaint**"-shall mean an expression of dissatisfaction by a Client regarding the provision of investment and/ or ancillary services provided to him/her by the Company.

2. QUERIES AND COMPLAINTS

Query – Usually resolved within 48 hours

If you are dissatisfied with the service provided by Markets.com, please contact our Customer Service as soon as possible by Live Chat, E-mail at support@tcamarkets.com, or via our Online Queries Form, which is always available on our website, for immediate and prompt assistance.

Our representatives are available to assist you through your concerns to reach to a fair conclusion.

Trading Query – Usually resolved within 48 hours

If you have a **trading query** relating for example to your trading account and the operation of this on our trading platform Markets.com or with respect to our Terms and Conditions, you can submit a trade enquiry by submitting the Online Trading Query Form, which is available on our website. Please note that all trading enquiries must be logged with us as quickly as possible after the trading enquiry, need for clarification or issue have occurred.

A dedicated team of professionals is available to research and resolve your trading query the soonest – we are committed to responding the latest within 48 hours of receipt of your Trading Query. Once your trading query has been examined you will receive a full explanation of the circumstances and the outcome.

Complaint – Process can take up to 6 weeks to resolve

You are entitled to submit a complaint at any time in your trading experience with us, where you may feel that our service has not met your satisfaction. Where any trading or other query has not been addressed or when you wish to submit a **formal complaint** at the initial or a subsequent stage, you can do so by completing the Online Complaint Form, which is available on our website.

Note that all the information included on the Online Complaint Form must be completed in order for our dedicated Quality Control Department to examine your complaint in an informed manner. We may request further information and/or supportive documentation during the review process. We ask for your valued cooperation in the review process of your complaint in order to complete our work and provide you with our feedback and response the soonest possible.

In terms of the FAIS Act, a "complaint" means, a specific complaint relating to a financial service rendered by Finalto SA or its employed representatives to the complainant on or after the date of commencement of this Act, and in which complaint it is

alleged that **TCA MARKETS** or its representatives –

- has contravened or failed to comply with a provision of this Act and that as a result thereof the complainant has suffered or is likely to suffer financial prejudice or damage;
- has wilfully or negligently rendered a financial service to the complainant which has caused prejudice or damage to the complainant or which is likely to result in such prejudice or damage;
- has treated the complainant unfairly;

3. HANDLING YOUR COMPLAINTS

Upon receipt of the completed Online Complaint Form, which is available on our website, the Quality Control Department will examine your claims and record the receipt of an official Complaint. Upon the recording of your complaint, it will be given a Unique Reference Number ("**URN**") which will be given a unique reference number which will also be communicated to our regulator, FSCA.

The process that we envisage will be followed in dealing with your complaint is as follows:

- We will acknowledge receipt of your complaint within 5 days, providing you with the recorded URN which will be quoted in all communications directed to you from the Company regarding the Complaint, while informing you that the Complaint is being investigated;
- We will attempt to have your complaint resolved within a period not exceeding Six (6) weeks from the submission date of your complaint.

The Quality Control Officer will investigate the claims and the content of the completed Online Complaint Form, which is available on our website, the evidence the Complainant has provided, and the evidence in our records. As part of our investigation we may share and receive information (including personal, financial and trading data) regarding a Client complaint with/from third parties (e.g. with the FSCA, the Financial Ombudsman of South Africa, our legal advisors or with another subsidiary company of the Markets.com group of companies) in line with our Privacy Policy.

Further clarifications and information relating to the Complaint may be requested from the Client within a time frame of Six (6) weeks. Once a Complaint's investigation is completed, a Final Response shall be communicated to the Client with the investigation outcomes, clarifying explanations and any remedy measures the Company intends to take for the resolution of the complaint.

The Full and Final Response to a complaint may be either one of the below where the company:

- accepts the Complaint and considers the complaint as valid with legitimate grounds where the client was exposed to faulty or unduly actions. Accordingly, a settlement may be offered to the client in accordance to the Company's Policy to resolve complaints in amicable and good business terms;
- Offers settlement in the form of Ex-Gratia, where the company does not accept the claims raised in the Complaint. However, as a gesture of goodwill and in accordance to the Company's policy to resolve complaints in amicable and good business terms;
- Rejects the complaint as no valid grounds support the claims behind the complaint. The company should respond with a rejection clarifying the reasons behind the rejection.

If the complaint was not resolved within the period of six (6) weeks, you may refer the matter to the Ombud. The Ombud acts independently and objectively and has jurisdiction in respect of complaints relating to advice or intermediary services, which has arisen after 15 November 2002.

If you wish to refer the matter to the Ombud, you must do so within six (6) weeks from the date of the notice in which we inform you that we are unable to resolve your complaint to your satisfaction. The Ombud will not adjudicate in matters exceeding a value of R 800 000.

The Ombud – Mr. Naresh Tulsie – may be contacted at his offices in Pretoria at the following address:

Kasteel Park Office Park

Orange Building

2nd Floor

Cnr of Nossob and Jochemus Street

Erasmuskloof

Pretoria

Telephone: +27 12 762 5000 / +27 12 470 9080

Facsimile: +27 12 470 9097 / +27 12 348 3447

Postal Address: P.O. Box 74571, Lynwood Ridge, 0040

E-mail Address: info@faisombud.co.za

Website: www.faisombud.co.za

4. DISCLOSURE AND UPDATE OF THE POLICY

This Policy shall be regularly reviewed and updated by the Quality Control Department in consultation with the Compliance Department and in line with applicable legislation updates.

5. RECORD KEEPING AND REPORTING

The Company, in line with the Regulatory and legislative requirements is required to keep updated records of all the received and registered with details of the investigations conducted, the final outcomes, settlement measures undertaken and all the communication with the Clients in line with our Privacy Policy.

The Quality Control Department shall maintain the appropriate records in this respect and the Compliance Department shall regularly monitor and review the Company's compliance with the applicable regulatory requirements for handling Client Complaints and the record keeping held by the Quality Control Department.