CORDATUS
CAPITAL

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EXTERNAL COMPLAINTS MANAGEMENT FRAMEWORK & RESOLUTION POLICY

SEPTEMBER 2026

Directors: C McKay, R Casewell | Company Reg No: 2004/027423/07 | FSP No: 21263
Cordatus Capital (Pty) Ltd is regulated by the Financial Sector Conduct Authority ("FSCA") in South Africa.
Registered Address: 3 Dreyer Close, Constantia, Cape Town, 7806, South Africa.

1. OVERVIEW & PURPOSE OF THE POLICY:

As an authorised financial services provider ("FSP"), Cordatus is required by the Financial Advisory and Intermediary Services Act ("FAIS Act") to have a formal complaints management process for clients. The purpose of this document is to set out the procedure for lodging a complaint with us.

2. DEFINITION OF A COMPLAINT:

A complaint can be brought if there is any dissatisfaction relating to products and/or services provided by Cordatus Capital.

A complaint is defined as an **"expression of dissatisfaction"** relating to a financial service rendered by Cordatus or a representative, whereby it is alleged that Cordatus or a representative has:

- Contravened or failed to comply with an agreement, a law, a rule, or a code of conduct which is binding on Cordatus, or
- Wilfully or negligently rendered a financial service which is likely to cause / has caused harm, prejudice, or damage to the complainant, or
- Treated the complainant unfairly,

and which complaint is submitted to Cordatus for purposes of resolution.

A complaint is different to a **"client query"** which is a request for information relating to a financial product, financial service or related process with a view towards undertaking a transaction.

3. OUR PROCESS:

3.1 Please lodge a complaint in writing, addressed to our Compliance Officer, using one of the following addresses:

Registered address:
3 Dreyer Close,
Constantia,
Cape Town,
7608,
.

Compliance Officer:
Craig McKay
Phone: +27 21 794 8526
Email: craig@cordatus.co.za

3.2 Please include the following in your written complaint:

a) Your client details,
b) Details of your complaint, &
c) Any supporting documents you may have.

3.3 Alternatively, you may complete **Form A**, which can be found below.

3.4 Once we have received your complaint, our Compliance Officer will contact you within 5 days to acknowledge the complaint and assist in the resolution thereof. Within 21 days, a formal finding will be made on the merits of the complaint considering all relevant information. The complainant will be informed of this decision (rejected or upheld) and the proposed remedial action in writing.

3.5 A full log of your complaint will be kept on record by Cordatus Capital in our Complaints Register, as prescribed by the relevant legislation.

4. ELEVATION, REVIEW OR APPEAL:

4.1 Elevation:

If, in the opinion of the internal compliance officer, the complaint is of a more serious or complex nature, it will be referred to the external compliance officer for resolution.

4.2 Review & Appeal:

If you are not satisfied with our formal response, your complaint may be referred to the Ombudsman for Financial Service Providers:

Address: 125 Dallas Avenue Menlyn Central, Waterkloof Glen, Pretoria, 0010.
Telephone: +27 12 762 5000
Email: info@faisombud.co.za
Website: www.faisombud.co.za



Craig McKay
Director, Key Individual & Internal Compliance Officer.



Rolfe Casewell
Director & Key Individual.

FORM A: CLIENT COMPLAINT FORM

PERSONAL DETAILS:	
Full Name:	
Identity Number:	
Home Address:	
Postal Address:	
Cell Number:	
Alternate Telephone:	
Email Address:	
Client Account Number:	
Type of Investment:	
Details of your complaint:	
I hereby confirm that I have read and understand the Cordatus Client Complaints Management Framework and am duly authorised to lodge this complaint. Signature: _____ Signed at: _____ on _____ 20_____.	
Date of Complaint:	

Supporting documents provided:
Submit your complaint by registered mail or email to: Cordatus Capital (Pty) Ltd. 3 Dreyer Close Constantia 7806 Attention: Craig McKay Tel: (021) 794 8526 Email: craig@cordatus.co.za