Complain Handling Policy

Version 1.4

Last Update: January 15th, 2026

1 INTERPRETATION

In this Policy, unless inconsistent with or otherwise indicated by the context –

1.1 "**Complaint**" means, as per FAIS, a specific complaint relating to a financial service rendered by the financial services provider (Sanus) to the Complainant and in which complaint it is alleged that Sanus -

1.1.1 has contravened or failed to comply with a provision of FAIS and that, as a result thereof, the Complainant **has suffered or is likely to suffer financial prejudice or damage**;

1.1.2 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**; or

1.1.3 has treated the Complainant unfairly.

1.2 "**Complainant**" means, as per FAIS –

1.2.1 the Client; or

1.2.2 the Client's successor in title;

1.3 "**Compliance Officer**" means the person who is responsible and appointed by Sanus to deal) with FAIS compliance matters. As from date of licensing, Nic Louw (CO No. 5868 is the licensed compliance officer;

1.4 "**FAIS**" means the Financial Advisory and Intermediary Services Act, 37 of 2002, as amended;

1.5 "**FSCA**" means the Financial Sector Conduct Authority;

1.6 "**Terms & Conditions**" means the written Terms & Conditions and any addenda thereto entered into between the Client and the Sanus;

1.7 "**Policy**" means this document, which contains the Complaints Handling Policy for Sanus, trading as "FINANCIX" on the Website;

1.8 "**Sanus**" means Sanus Financial Services Proprietary Limited with registration number 2020/659426/07 and registered address at 17 Midas Avenue, Olympus, Pretoria, Gauteng, 0081, South Africa. Sanus is an authorised financial services provider and is regulated by the FSCA with FSP license number 51523;

1.9 "**Website**" means the Sanus website, located at: https://www.financix.com/; and

1.10 words and phrases defined in the Terms & Conditions shall bear corresponding meanings when used herein.

RECORD KEEPING

2 Sanus maintains effective and transparent procedures for reasonable and prompt complaint handling for Clients; and keeps records of complaints and measures taken for complaint resolution for a **minimum period of 5 (five) years** after termination of the business relationship with its clients, in accordance with FAIS (s18(b).

COMPLAINTS HANDLING PROCEDURE

3 The purpose of this Policy is to ensure fair and consistent dealing with Complaints whilst striving to provide the highest level of customer service.

4 In the event that you have a complaint relating to any of your dealings with Sanus (Financix.com), then the following complaints handling procedure, as required

of Sanus by FAIS, should be followed: 4.1

You should address your complaint via email to the Compliance Officer at: nic.l@sanusfinancial.com -

4.1.1 the email should contain your name, your trading account number and the nature of the complaint; and

4.1.2 anonymous complaints cannot be addressed.

4.2 Upon official receipt of a Complaint, written acknowledgment is sent to the Complainant **within five (5) calendar days** from the date the Complaint was received, which acknowledgement will confirm that Sanus is taking action to resolve the Complaint, and advising the approximate time required to do this.

4.2.1 Each Complaint will be given a unique reference number.

4.3 The Compliance Officer will inform all relevant persons within Sanus about the Complaint; and then any required actions may be taken by the head of the relevant department involved, which could lead to the resolution of the Complaint.

5 Sanus will send a final written response to you **within 2 (two) months** from the date the Complaint was received *via* email.

6 Where a **Complaint is not settled** within the 2 (two) month period, Sanus will send a written response informing the Complainant that additional time is required to investigate the Complaint.

6.1 In any event, the additional time for the Complaint's investigation shall **not exceed 30 (thirty) calendar days**.

INFORMAL DISCUSSION

7 In the event that you **do not wish to not make a formal complaint** but, instead, wish to discuss the matter with the Compliance Officer – please email the Compliance Officer directly on nic.l@sanusfinancial.com.

REFERRAL TO FAIS OMBUD

8 Where you, after receiving our final response to the Complaint, are not satisfied with our response, **you may elect to lodge a formal complaint**, recorded in writing and together with all supporting documentation, to the Ombudsman for Financial Services Providers (FAIS Ombud):

- Complaints Email: info@faisombud.co.za
- Website: www.faisombud.co.za
- Complaint portal: https://fais.powerappsportals.com/
- Postal address: PO Box 74571, Lynnwood Ridge, 0040, Gauteng, Republic of South Africa
- Physical address: Kasteel Park Office Park, Orange Building, 2nd Floor, 546 Jochemus Street, Erasmus Kloof, Pretoria, 0048, Republic of South Africa
- Status of existing complaints: enquiries@faisombud.co.za

PLEASE NOTE THE FOLLOWING FAIS OMBUD POLICY: before submitting a complaint to the FAIS Ombud, you must first try to resolve the complaint with Sanus. Please do this in writing and keep proof that you have done so.