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https://truzo.com

2nd Floor One-on-Jameson Building  
1 Jameson Avenue, Melrose Estate  
Johannesburg, South Africa, 2196

Postnet, Suite #225  
Private Bag X87, Bryanston, 2021

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## Complainant Procedure Communication

### INTRODUCTION

As a valued Customer, if you have a complaint about any aspect of our service, then we would like to hear from you. You can contact us by telephone, courier services or email. Our Complaints Department will be best placed to receive your complaint and work with you to resolve it.

If you have a complaint about any aspect of our service, then we would like to hear from you. You can contact us by telephone, courier services or email at [support@truzo.com](mailto:support@truzo.com). Our Complaints Department will be best placed to receive your complaint and work with you to resolve it.

Please Note: *This "Complaints Procedure" is limited to instances where there is a complaint against Truzo, and not where there is a dispute between a Buyer/Seller (parties) to a transaction.*

### PROCEDURE

Truzo Limited ("Truzo") has established an internal complaints procedure to ensure your complaint is dealt with efficiently and by the correct person. To help us investigate and resolve the problem as quickly as possible, please make sure you give us the following information:

- Your name, address and transaction number (if allocated);
- A clear description of your concern or complaint;
- Details of what you would like us to do to put it right;
- Copies of any relevant documents, such as letters; and
- A daytime telephone number where we can contact you.

We will try to resolve your complaint immediately and with minimum inconvenience to you. The first step is for us to be really clear on what the problem is and to identify with you what we can do to put it right. The more information you can give us the better.

Sometimes we will not be able to solve the problem for you immediately. If we are unable to resolve your complaint by the following day and if we have not already contacted you to agree with our proposal for resolving it, we will:

- Send an acknowledgement of your complaint in **writing within 24hours / 2 (two) business days of receipt**; and
- Confirm who will handle your complaint, and how you can contact them.

If your complaint is particularly complex in nature, we will keep you informed of the progress we are making as we continue our investigations.

In any event, we will endeavour to resolve your complaint and provide you with a full response **within 15 (fifteen) business days**. These may be extended up to **35 (thirty five) business days** in exceptional circumstances.

If we are unable to provide you with a final response within 15 business days we will provide you:

- An explanation as to why we are unable to provide you with a final response and with an indication as to when you will get one; and
- If you are an eligible client, a notification of your rights to refer the matter to the Financial Ombudsman Service.



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In our final response within 35 business days we will include:

- A summary of your complaint;
- A summary of the outcome of our investigation;
- Whether we acknowledge there has been any fault on our side and whether the complaint will be upheld;
- Details of any offer to settle the complaint and how long this offer will remain open; and
- If you are an eligible client, a notification of your right to refer the matter to the Financial Ombudsman Service.

## UK FINANCIAL OMBUDSMAN SERVICE

The UK Parliament established the Financial Ombudsman Service as the official independent expert in settling complaints between consumers and businesses providing financial services.

If you have lodged a complaint and are not entirely satisfied with the solution by Truzo, you can obtain a copy of the Financial Ombudsman Service explanatory leaflet from us or contact the Financial Ombudsman Service directly at:



Financial  
**Ombudsman**  
Service

### Financial Ombudsman Service

Exchange Tower

London

E14 9SR

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Phone: 0800 023 4567 or 0300 123 9123

If your complaint is in relation to Data Protection, and we are unable to provide you with a final response within one calendar month we will write to you with:

- An explanation as to why we are unable to provide you with a final response and with an indication as to when you will get one.
- If you are an eligible client, a notification of your right to refer the matter to a Data Supervisory Authority.

For the purpose of our processing the Lead Supervisory Authority is:

### Lead Supervisory Authority

Information Commissioner's Office

Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF, United Kingdom

Website: <https://ico.org.uk>

Email: [casework@ico.org.uk](mailto:casework@ico.org.uk)

Phone: +44 (0) 303 123 1113



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## EU FINANCIAL OMBUDSMAN SERVICE

Klachteninstituut financiële dienstverlening (KlifiD), the Financial Services Complaints Institute foundation, assists consumers and small business entrepreneurs with a complaint about a financial service provider in finding a solution.

If you have lodged a complaint and are not entirely satisfied with the solution by Truzo, you can contact the Financial Services Complaints Institute foundation directly at:



Klachteninstituut Financiële Dienstverlening  
Kantoren Stichtage,  
Koningin Julianaplein 10  
2595 AA Den Haag  
Website: [www.kifid.nl](http://www.kifid.nl)  
Email: [consumenten@kifid.nl](mailto:consumenten@kifid.nl)  
Phone: +31 70 333 8 999

## SOUTH AFRICA FINANCIAL OMBUTSMAN

Truzo (Pty) Ltd, a subsidiary of Truzo Ltd., is a registered Financial Services Provider, registered with the Financial Services Conduct Authority (FSCA) in South Africa. Where Truzo has a dual reporting requirement, reporting will be performed to both the FCA and FSCA, where applicable.

You must, if you wish to refer the matter to the Ombud, do so **within 6 (six) months** from the date of Truzo's Financial Response Letter in which we inform you that we are unable to resolve your complaint to your satisfaction. The Ombud – Adv. Nonku Tshombe – may be contacted at his offices in Pretoria at the following address:



125 Dallas Avenue,  
Menlyn Central,  
Waterkloof Glen,  
Pretoria 0010  
Telephone: +27 12 762 5000 / +27 12 470 9080  
Postal Address: P.O. Box 74571, Lynwood Ridge, 0040  
E-mail Address: [info@faisombud.co.za](mailto:info@faisombud.co.za)  
Website: [www.faisombud.co.za](http://www.faisombud.co.za)