



Truzo (Pty) Ltd (2019/390144/07)

+2711 486 0692/ 0847

[info@truzo.com](mailto:info@truzo.com)

<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

Our internal complaints resolution process is intended to provide for the fair and effective resolution of complaints. The time periods set out in this procedure will be adhered to as strictly as possible but may be varied if necessary. The following step by step guideline sets out the procedures we will adopt and demonstrates how a complaint will be dealt with, once received by us:

- Your complaint and all communications in connection with your complaint must be in writing. All verbal communications made in connection with the complaint must be confirmed in writing within **3 (three) days working days** of the communication.
- Please indicate the following information:
  - Your name, surname, contact details and transaction number (if allocated);
  - A complete description of your complaint and the date on which the financial service which led to your complaint was rendered;
  - Details of what you would like us to do to put it right;
  - Copies of any relevant documents, such as letters, etc.; and
  - A daytime telephone number where we can contact you.
- The complaint will be entered into our Complaints Register on the same day that it is made and written confirmation of receipt will be forwarded to you. We will keep record of the complaint, and maintain such record for **5 (five) years** as required by legislation.
- The complaint will immediately be brought to the attention of the senior manager in charge of the relevant department for allocation to a trained and skilled person who is able to properly respond to your complaint (i.e. the Complaint Dispute Facilitator).
- The complaint will be investigated and we will revert to you with our preliminary findings **within 7 (seven) working days** from the date of receipt of the complaint. In all instances we will advise you of the reasons for our decisions.
- The preliminary findings will be discussed with all internal parties concerned, and a proposed solution will be communicated to you within a **further 7 (seven) working days**. In all instances we will advise you of the reasons for our decisions.
- If you are not satisfied with our solution, you may refer the complaint to the Managing Director of our Business. The Managing Director may amend the solution or confirm it. Please be informed that certain decisions may have to be approved by the management committee of the FSP. In such a case we will communicate that fact to you, as well as the date on which a decision relating to your complaint will be taken.



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- If, after having referred the complaint to the Managing Director, you are still not satisfied with the outcome, we will regard the complaint as being unsatisfactorily resolved. In such a case, you may approach the office of the Ombud for Financial Services Providers or take such other steps as may be advised by your legal representatives.
- The Ombud is appointed by the Financial Services Conduct Authority (the “FSCA”) to act as an adjudicator in disputes between clients and financial services providers. The referral to the offices of the Ombud must be done in accordance with the provisions of section 27 of the Financial Advisory and Intermediary Services Act 2002 and the rules promulgated in terms of that section.
- In instances where we have not been able to arrive at a resolution **within 6 (six) weeks** after you have submitted your complaint, 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.
- You must, if you wish to refer the matter to the Ombud, do so **within 6 (six) months** 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 R800 000.
- 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.

We work with Currencycloud, who ultimately provides you with regulated payments and e-money services. Currencycloud has certain obligations as a regulated financial services institution, including around complaints. We keep them informed of the complaints we receive from you regarding the regulated payments and e-money services they ultimately provide to you. They oversee how we handle complaints to ensure we do this to the standard required under the regulations.

However, if for any reason your complaint regarding your payments and e-money services has not been acknowledged or dealt with by us, or if you have concerns about the way it has been handled, Currencycloud’s complaints information can be found here [Complaints Procedure | Currencycloud](#)

## SOUTH AFRICA FINANCIAL OMBUDSMAN

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 41, Menlyn Park, 0063

E-mail Address: [info@faisombud.co.za](mailto:info@faisombud.co.za)

Website: [www.faisombud.co.za](http://www.faisombud.co.za)

## 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.



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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

#### 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 Stichtthage,

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