

SENQU CAPITAL PROPRIETARY LIMITED

(Registration Number: 2016/350865/07)

("Senqu Capital")

TREATING CUSTOMERS FAIRLY POLICY

Financial Services Provider Information	
Business Name	Senqu Capital Proprietary Limited
Registration Number	2016/350865/07
Senqu Capital Regulatory and License Information	Authorised Discretionary Financial Services Provider: FSP 47666
Physical Address	Building 1, 4 th Floor Illovo Edge; Cnr Fricker & Harris Road Illovo 2196 South Africa.
Postal Address	Building 1, 4 th Floor Illovo Edge; Cnr Fricker & Harris Road Illovo 2196 South Africa.
Contact Information	Mr. Andrew Crawford Tel: +27 11 243 5059 Email: andrew@senqucapital.com www.senqucapital.com
Compliance Officer Information	Mr. Michael Denenga Tel: +27 (0) 73 627 3051 Email: mdenenga@corporatecounsel.co.za
Should you not be satisfied with the service rendered by Senqu Capital, you may lodge a complaint via the Senqu Capital Complaints Policy and procedure, which is available to you on request. Should you wish to challenge the findings, you may, upon receipt of the written findings, pursue the complaint with the relevant office. Contact details appear below.	
FAIS Ombudsman Information	www.faisombud.co.za Tel: 012 470 9080 Email: info@faisombud.co.za Fax: 012 348 3447
Senqu Capital confirms that: - Senqu Capital holds sufficient professional indemnity and fidelity insurance cover - Senqu Capital accepts responsibility for all its authorised representatives	
Product Category Information	
Products that Senqu Capital is accredited to:	Manage with Discretion: Long Term Insurance: Category C Securities and Instruments: Shares Securities and Instruments: money market instruments Securities and Instruments: debentures and securitized debt Securities and Instruments: Warrants, certificates and other instruments Securities and Instruments: Bonds Securities and Instruments: Derivative Instruments excluding warrants. Participatory Instruments in Collective Investment Schemes Hedge Funds

1. POLICY STATEMENT

- 1.1. Senqu Capital ensures clients are at very heart of all that we do. We are fully committed to provide in the highest standards of client service and advice.
- 1.2. Our customers are our most valuable asset and our aim is to ensure we deliver a user-friendly, robust, reliable and cost-effective legal service. As a part of our overall approach we are fully committed to treating our clients fairly and as such we endeavor to meet their expectations of high quality service.
- 1.3. Our Treating Customers Fairly (“**TCF**”) Policy is centered around the guidance provided by the Financial Services Board (“**FSB**”) to ensure we consistently deliver fair outcomes to our clients and take responsibility for the firm and staff (at all levels) providing an enhanced service quality to clients, based on a culture of openness and transparency. As a firm, we take the requirements of the FSB seriously, in particular, the requirement to treat customers (clients) fairly.
- 1.4. 6 (six) key themes which are central to the TCF initiative are:
 - 1.4.1. consumers should be confident that they are dealing with firms where treating customers fairly is embedded in the corporate culture;
 - 1.4.2. services marketed and sold are done so with the aim that they meet the needs of client and are targeted accordingly;
 - 1.4.3. consumers should be provided with clear information and are kept appropriately informed before, during and after the service provision;
 - 1.4.4. where advice is provided, it takes into account a clients individual circumstances;
 - 1.4.5. the service provided is of an acceptable standard; and
 - 1.4.6. consumers do not face unreasonable barriers to make a complaint
- 1.5. We have set out below how we aim to ensure these principles are embedded in our approach to dealing with our clients.

2. Our service

- 2.1. We ascertain the appropriateness of the requested service for all new clients prior to accepting an instruction, ensuring it is in line with their knowledge and experience.
- 2.2. We continually aim to understand the needs of our clients.
- 2.3. We keep our clients fully informed in a clear and fair manner that is unambiguous and not misleading.
- 2.4. We ensure our services are delivered with clarity and transparency and do not contain hidden conditions or rely on complex technical definitions.
- 2.5. We make certain our clients understand the risks associated with our services at the outset of an instruction.
- 2.6. We work hard to ensure that service and risk information remains clear and prominent at all times.
- 2.7. in the event that there is a conflict of interest, we will inform our clients as soon as possible once

we become aware of it.

- 2.8. Our approach is to provide our clients with an excellent service underpinned by quality and choice. We are committed to ensuring our employees, customers and advisers want to buy our services, stay with us and recommend us to their families, friends and colleagues.
- 2.9. Our service is shaped by listening to our clients' needs and understanding what is important to them. We take responsibility for meeting the needs of our clients and always look for ways to improve the quality of our service.
- 2.10. We aim to treat our clients fairly and deliver high quality services which meet their expectations throughout their relationship with us.
- 2.11. We recognize that our employees are critical to delivering a positive client experience and ensuring our customers are treated fairly. Our culture and values encourage and support our employees to deliver this.
- 2.12. All of our employees are fully trained in dealing with our clients, and in treating them fairly. We remunerate and incentivize our employees to encourage them to deal with all clients fairly, and to continually find ways to improve.

3. **Complaints**

- 3.1. We respond in a timely manner to our customers' and prospective customers' questions and queries, and address any issues or concerns promptly. All customer complaints are dealt with and escalated as appropriate and as required by us in order to meet our obligations to our clients and our regulator, the Lawyers and regulation authorities.
- 3.2. We are happy to provide full details of our complaints process on request.
- 3.3. Our policy is in line with the current guidance from the FSB and is in line with the principles of the FSB that **"a firm must pay due regard to the interests of its customers and treat them fairly"**.