

GROWTHHOUSE COMPLAINTS PROCEDURE

1. Objective

GrowthHouse (Pty) Ltd, a Financial Services Provider regulated by the FSCA under FAIS Act, has implemented this complaints procedure in compliance with Section 17 of the General Code of Conduct for Financial Services Providers and Representatives. The aim is to ensure fair, transparent, and effective complaints handling and resolution, supporting regulatory compliance, customer satisfaction, and consumer protection.

2. How to Lodge a Complaint

1. Submit Your Complaint

- Complaints should be submitted in writing to ensure clarity. You may reach us via:
 - Email: [complaints@growthhouse.co.za]
 - Postal Address: [1 Discovery Place, The Ridge Building, 8th Floor, Sandton, 2196]
 - Website: [www.growthhouse.co.za]
- Clearly indicate the details of your dissatisfaction, including any supporting documentation or evidence related to your complaint.

2. Acknowledgment of Complaint

- GrowthHouse will acknowledge receipt of your complaint within **5 business days**, providing you with a unique reference number and an estimated timeline for our response.

3. Complaint Management Framework

1. Complaint Categorisation

- GrowthHouse categorises complaints into various types, such as:
 - Product design, information, advice, service performance, accessibility, handling processes, insurance claims, and other relevant issues.
- This categorisation helps in systematic resolution and improves service delivery.

2. Documentation and Monitoring

- All complaints are recorded, tracked, and analysed to identify trends, areas of improvement, and to report findings to executive management and relevant committees.

4. Complaint Investigation and Resolution

1. Initial Assessment and Action

- GrowthHouse will evaluate each complaint and conduct an investigation, ensuring that the complainant is kept informed throughout the process. We aim to complete this assessment within **20 business days**.
- In complex cases, the timeframe may be extended, with clear communication of the reasons for any delay.

2. Resolution Options

- Depending on the findings, the resolution may include:
 - Compensation payment if financial loss is identified and accepted by GrowthHouse.
 - Goodwill payment where no liability is admitted but provided as a gesture of goodwill.

- Other remedial actions tailored to address and resolve the complaint.

5. Escalation and Appeals

1. Internal Escalation

- If a complaint is unresolved to the complainant's satisfaction, they may request escalation to a senior staff member or decision-maker within GrowthHouse.

2. Referral to the Ombud

- If you are not satisfied with the outcome, you may contact the relevant Ombud for further assistance. GrowthHouse will provide you with the Ombud's contact details and support you in accessing this channel.
- Our team is committed to cooperating fully with the Ombud in resolving the complaint fairly and promptly.

6. Decision and Notification

1. Complaint Resolution

- When a complaint is **upheld**, GrowthHouse will take corrective action without undue delay.
- If a complaint is **rejected**, the complainant will receive written reasons for the decision, along with information on the escalation options.

7. Record Retention and Analysis

1. Complaint Recordkeeping

- GrowthHouse retains records of all complaints and resolutions for **five years**, supporting ongoing improvement and regulatory compliance.

2. Data Analysis and Reporting

- GrowthHouse regularly reviews complaints data to identify trends, mitigate risks, and refine the complaints management framework. Findings are shared with executive leadership and the board.

8. Staff Training and Accountability

- GrowthHouse ensures that all staff handling complaints are trained in regulatory requirements, client interaction, and objective decision-making. Complaint handling is guided by principles of fair treatment, impartiality, and confidentiality.

9. Accessibility and Transparency

- GrowthHouse is committed to making the complaints procedure accessible to all clients, available on our website and in our offices, ensuring clients have clear guidance on how to submit and follow up on complaints.

10. Ongoing Review and Improvement

- GrowthHouse's complaints framework is reviewed annually or as needed, incorporating Ombud and FSCA guidance to ensure that it remains current and effective in addressing client needs and regulatory obligations.