

TREATING CUSTOMERS FAIRLY (TCF) POLICY

THE FOLLOWING COMPANIES WITHIN THE GROUP ARE REGISTERED WITH THE
FSCA

COMPANY NAME	REG NO	FSP NO
DIGICALL SOUTH AFRICA (PTY) LTD	1994/005987/07	46358
DIGICALL SOLUTIONS (PTY) LTD	2000/003801/07	26898
DIGICALL CLAIMS ADMINISTRATION SOLUTIONS (PTY) LTD	2005/023531/07	46323
AFRICA AND WORLDWIDE MEDICAL ASSISTANCE SERVICES (PTY) LTD	1997/013679/07	44376

AN AUTHORISED FINANCIAL SERVICES PROVIDER

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DOCUMENT AUTHOR	M Muller
DOCUMENT OWNER	Conrad Erasmus

Approval

NAME	POSITION	DATE
Conrad Erasmus	Group CEO	16 August 2024

This policy supersedes and replaces all previous versions of this policy.

Revision history

VERSION	DATE	REVISION AUTHOR	SUMMARY OF CHANGES
V1.0	Dec 2019	Customer service	Frist edition
V2.0	Dec 2020	Customer service	Minor revisions and approval
V3.0	10 Oct 2023	MM	Updated policy for entire group
V3.1	16 Aug 2024	MM	Annual review

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1. Introduction

This TCF Policy is applicable to Digicall Holdings (Pty) Ltd and its subsidiary and affiliated companies, collectively referred to as (“Digicall”).

Clients are at the very heart of all that we do. We are fully committed to providing the highest standards of client service and advice, and to treating its customers fairly and in accordance with the regulations and guidelines set forth by the Financial Sector Conduct Authority (FSCA) of South Africa. It serves as a framework for ensuring that all interactions with customers are conducted with integrity, transparency, and the best interests of the customer in mind.

2. Scope

This policy applies to all employees, agents, contractors, service providers and representatives of Digicall involved in any aspect of the provision of financial services, products, and claim assistance to customers.

3. Key Outcomes of TCF

The FSCA has outlined six key outcomes, which are central to the TCF initiative:

- 1. Outcome 1:** Customers are confident that they are dealing with companies where the fair treatment of customers is central to the company culture.
- 2. Outcome 2:** Products and services marketed and sold in the retail market are designed to meet the needs of identified customer groups and are targeted accordingly.
- 3. Outcome 3:** Customers are given clear information and are kept appropriately informed before, during and after the time of contracting.
- 4. Outcome 4:** Where customers receive advice, the advice is suitable and takes into account of their circumstances.
- 5. Outcome 5:** Customers are provided with products that perform as companies have led them to expect, and the associated services is both of an acceptable standard and what they have been led to expect.
- 6. Outcome 6:** Customers do not face unreasonable post-sale barriers to change product, switch provider, submit a claim or make a complaint.

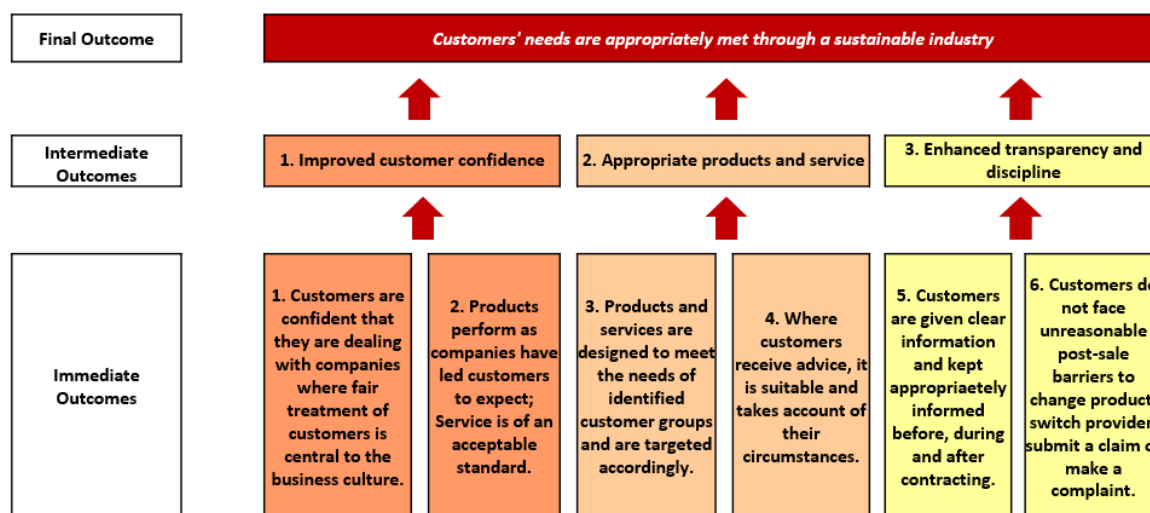


Figure 1 Regulatory Framework

We have set out below how we aim to ensure these principles are embedded in our approach and culture to dealing with our clients.

4. Our Service

- 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.
- We continually aim to understand the needs of our clients.
- We keep our clients fully informed in a clear and fair manner that is unambiguous and not misleading.
- We ensure our services are delivered with clarity and transparency and do not contain hidden conditions or rely on complex technical definitions.
- We make certain our clients understand the risks associated with our services at the outset of an instruction.
- We work hard to ensure that service and risk information remains clear and prominent at all times.
- 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.

5. Our Approach

Our priority 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.

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.

We aim to treat our clients fairly and deliver high quality services which meet their expectations throughout their relationship with us.

We recognise 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.

All of our employees are fully trained in dealing with our clients, and in treating them fairly. We remunerate and incentivise our employees to encourage them to deal with all clients fairly, and to continually find ways to improve.

6. Complaints

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 and the Ombud.

We are happy to provide full details of our complaints process on request.

7. Conclusion

Digicall is committed to upholding the highest standards of integrity, fairness, and transparency in its interactions with customers. This TCF Policy serves as a foundation for our commitment to treating customers fairly in line with the requirements of the FSCA.

This policy will be reviewed and updated regularly to reflect changes in regulatory requirements and best practices.

Date of Last Review: 16 August 2024