



D and D the CYCLE (Pty) Ltd

STEPS ON RECEIVING A COMPLAINT

Please note that this process applies to D and D the Cycle (Pty) Ltd as well as any of the funds administered by D and D the Cycle (Pty) Ltd.

Lodge a complaint

1. To lodge a complaint do so in writing to D and D the Cycle (Pty) Ltd, addressed to the Compliance Officer, and email it to admin@thecycle.co.za
2. Ensure that you include the following in your complaint: Your name, surname and account number, details of the complaint accompanied by any documentary proof, where applicable.

Our promise

1. Upon receipt of the above mentioned information via email your complaint will be acknowledged, and your complaint will be resolved as soon as possible and we will strive to resolve it within 5 business days where possible.
2. We will maintain full record of each complaint received and all subsequent correspondence will be kept on record for such periods as prescribed by the relevant legislation.

Unsatisfactory outcome

1. If we are unable to resolve your complaints satisfactorily, you have the right to refer your complaint to the ***Ombudsman or Adjudicator***.
2. Complaints relating to intermediary services by D and D the Cycle (Pty) Ltd as an authorised financial services provider, may be directed to the Financial Advisory and Intermediary Services Ombud (“FAIS Ombud”). Please note that D and D The Cycle (Pty) Ltd does not give advice and any complaints relating to advice will not apply to D and D the Cycle (Pty) Ltd.

Contact details for the FAIS Ombud:

- Physical address Kasteel Park Office Park Orange Building 2nd Floor, c/o Nossob & Jochemus Street Erasmus Kloof Pretoria 0048 Postal address PO Box 74571 Lynwood Ridge 0040.



- Client contact division Tel: +27 12 470 9080 / +27 12 762 5000 Fax: + 27 12 348 3447
- Email: info@faisombud.co.za
- www.faisombud.co.za

3. Complaints relating to the Living Annuity, Endowment, Tax-free Investment and other insurance business.

Contact details for the Ombudsman for Long-term Insurance:

- Physical address: 3rd Floor Sanclare Building 21 Dreyer Street Claremont Cape Town 7700
- Postal address: Private Bag X45 Claremont, Cape Town 7735
- Client contact division Tel: +27 21 657 5000 / 0860 103 236 Fax: +27 21 674 0951
- Email: info@ombud.co.za
- www.ombud.co.za

4. Complaints relating to Retirement Annuity, Umbrella, Pension Preservation and Provident Preservation funds ('Retirement funds').

Contact details for the Pension Funds Adjudicator:

- Physical address: 4th Floor Riverwalk Office Park, Block A 41 41 Matroosberg Road Ashlea Gardens Pretoria 0181
- Client contact division Tel: 012 748 4000 / 012 346 1738 Fax: 086 693 7472
- Email: enquiries@pfa.org.za
- www.pfa.org.za