

\* Please note that this process applies to Allan Gray Group Proprietary Limited and all its subsidiary companies, as well as the Allan Gray Retirement Annuity, Umbrella, Pension Preservation and Provident Preservation funds ("Allan Gray").

### 1. What can I complain to Allan Gray about?

Any dissatisfaction relating to products and/or services provided by Allan Gray.

### 2. How should I go about complaining to Allan Gray?

2.1 Please lodge a complaint in writing to Allan Gray, addressed to the Compliance Officer, using any one of the following addresses:

| Physical address | Postal address | Client contact division   |
|------------------|----------------|---|
| 1 Silo Square    | P O Box 51605  | Fax: +27 21 415 2492  |
| V&A Waterfront   | V&A Waterfront | Email: <a href="mailto:info@allangray.co.za">info@allangray.co.za</a> |
| Cape Town        | Cape Town      | <a href="http://www.allangray.co.za">www.allangray.co.za</a>          |
| 8001             | 8002           |   |

2.2 The complaint must contain the following:

- a) client details
- b) details of the complaint
- c) any documentary proof, where applicable

2.3 Upon receipt of the above-mentioned information, your complaint will be acknowledged by an Allan Gray employee, who will assist in the resolution of your complaint.

2.4 Where possible, Allan Gray endeavours to resolve your complaint within five business days of receipt, taking into account the nature of the complaint and the product type.

2.5 A full record of each complaint received and all subsequent correspondence will be kept on record by Allan Gray for such periods as prescribed by the relevant legislation.

### 3. What happens next if you are still unhappy?

Allan Gray should always be given the opportunity to resolve the complaint. However, should you be dissatisfied with our response, you have the right to refer your complaint to the Ombudsman or Adjudicator, as set out in more detail below.

#### 3.1 Complaints relating to intermediary services provided by Allan Gray

Only complaints relating to intermediary services provided by Allan Gray, as an authorised financial services provider, may be directed to the Financial Advisory and Intermediary Services Ombud ("FAIS Ombud"). The FAIS Ombud acts independently and objectively. Please note that Allan Gray does not give advice and any complaints relating to advice will not apply to Allan Gray. In complaints before the FAIS Ombud, the complainant and any other party to the complaint are expected to give their fullest co-operation to resolve the complaint within a reasonable time. For these purposes, a complainant includes the complainant's lawful successor in title, or a person nominated as a beneficiary in terms of the financial product that is the subject of the relevant complaint.

Contact details for the FAIS Ombud:

| Physical address  | Postal address | Client contact division   |
|-------------------|----------------|---|
| 125 Dallas Avenue | P O Box 41     | Tel: +27 12 762 5000  |
| Menlyn Central    | Menlyn Park    | ShareCall: 086 066 3274   |
| Waterkloof Glen   | 0063           | Email: <a href="mailto:info@faisombud.co.za">info@faisombud.co.za</a> |
| Pretoria          |                | <a href="http://www.faisombud.co.za">www.faisombud.co.za</a>          |
| 0010              |                |   |

### 3.2 Complaints relating to Allan Gray's Living Annuity, Endowment, Tax-free Investment and other insurance business

The National Financial Ombud Scheme South Africa NPC can be approached for living annuity, endowment and tax-free investment related complaints. The role of the Ombudsman is to resolve disputes between complainants and insurers arising from long-term insurance policies in a procedurally fair, economical and expeditious manner.

Contact details for the National Financial Ombud Scheme South Africa NPC:

| Physical and postal address  | Physical address   | Client contact division  |
|--|--|--|
| 110 Oxford Road<br>Houghton Estate<br>Illovo<br>Johannesburg<br>2198 | 6th Floor<br>Claremont Central Building<br>6 Vineyard Road<br>Claremont<br>Cape Town<br>7708 | Tel: 0860 800 900<br>Email: <a href="mailto:info@nfosa.co.za">info@nfosa.co.za</a><br><a href="http://www.nfosa.co.za">www.nfosa.co.za</a> |

### 3.3 Complaints relating to Allan Gray's Offshore Endowment

The National Financial Ombud Scheme South Africa NPC or the Channel Islands Financial Ombudsman can be approached for offshore endowment related complaints. The Channel Islands Financial Ombudsman provides an independent dispute resolution service for unresolved complaints involving financial services provided in or from the Channel Islands, including Guernsey.

Please address your complaint to only one of the below Ombudsman offices to avoid duplication which may result in delays to your complaint being speedily resolved.

Contact details for the National Financial Ombud Scheme South Africa NPC: Refer to point 3.2

Contact details for the Channel Islands Financial Ombudsman:

| Postal address                                      | Client contact division   |
|---|---|
| P O Box 114<br>Jersey<br>Channel Islands<br>JE4 9QG | Tel: +44 1481 722218<br>Email: <a href="mailto:enquiries@ci-fo.org">enquiries@ci-fo.org</a><br><a href="http://www.ci-fo.org">www.ci-fo.org</a> |

### 3.4 Complaints relating to Allan Gray's Retirement Annuity, Umbrella, Pension Preservation and Provident Preservation funds ('Retirement funds')

The Pension Funds Adjudicator can be approached for complaints in respect of the retirement funds. The role of the Pension Funds Adjudicator is to ensure a procedurally fair, economical and expeditious resolution of complaints.

Contact details for the Pension Funds Adjudicator:

| Physical address   | Client contact division  |
|--|--|
| 4 <sup>th</sup> Floor<br>Riverwalk Office Park, Block A<br>41 Matroosberg Road<br>Ashlea Gardens<br>Pretoria<br>0181 | Tel: +27 12 748 4000 / +27 12 346 1738<br>Fax: 086 693 7472<br>Email: <a href="mailto:enquiries@pfa.org.za">enquiries@pfa.org.za</a><br><a href="http://www.pfa.org.za">www.pfa.org.za</a> |