

COMPLAINTS MANAGEMENT PROCEDURE

APRIL 2021



1. Introduction

Nedbank Limited, London Branch ("Nedbank London") is committed to providing a world class service. We undertake to investigate your complaint and provide the appropriate resolution, all while keeping you in the loop.

2. Complaints related to MiFID business

Definition of a complaint related to MiFID business

A MiFID complaint is any oral or written expression of dissatisfaction, whether justified or not, from, or on behalf of, a person about the provision of, or failure to provide, a financial service or a redress determination, which alleges that the complainant has suffered (or may suffer) financial loss, material distress or material inconvenience.

A MiFID complaint must also relate to either investment services or activities (and ancillary services) as defined in Part 3 of Schedule 2 to the Regulated Activities Order.

Making a complaint

If you have a complaint that is related to MiFID business, please contact us at:

Head of Compliance: London
Nedbank Limited, London Branch
7th Floor
12 Arthur Street
London
EC4R 9AB
United Kingdom
Email: londoncompliance@nedbank.co.uk
Tel: +44 (0)20 7002 3400

Details can also be found on the Financial Services Register at <https://register.fca.org.uk/>

Investigation of complaints

Nedbank London will ensure that all complaints related to MiFID business will be dealt with competently, diligently and impartially by an employee of sufficient seniority and who was not directly involved in the matter that was the subject of the complaint.

Nedbank Limited will consider the evidence available and the particular circumstances of the complaint, including any relevant guidance published by the FCA or any other relevant regulators.

Responding to complaints

Nedbank London aims to resolve your complaint as quickly as possible. Where we require additional time to investigate your complaint more thoroughly, we will keep you informed of the progress.

Once we have fully investigated your complaint, we shall communicate our position including whether we feel the complaint should be upheld and any appropriate remedial action or redress.

3. Complaints related to non-MiFID business

For complaints related to non-MiFID business, please speak with your Nedbank banker or relationship manager in the first instance.

If you do not feel that your complaint has been dealt with to your satisfaction, please contact the Head of Compliance: London.

4. Non-UK business

If your complaint relates to business which is not conducted from an establishment in the United Kingdom, Nedbank London will be unable to assist you. Please refer to the Nedbank Limited website (<http://www.nedbank.co.za>) for further information on complaint resolution.

5. Financial Ombudsman Service

The Financial Ombudsman Service ("FOS") is a service available to eligible complainants such as consumers, micro-enterprises, small businesses and small charitable organisations.

Nedbank London does not conduct business with eligible complainants and therefore we must advise you that your complaint may not be dealt with by the FOS. We hope to be able to resolve your complaint internally to your satisfaction, however, if we are unable to do so then you have the right to take civil action.