



GARRUN GROUP

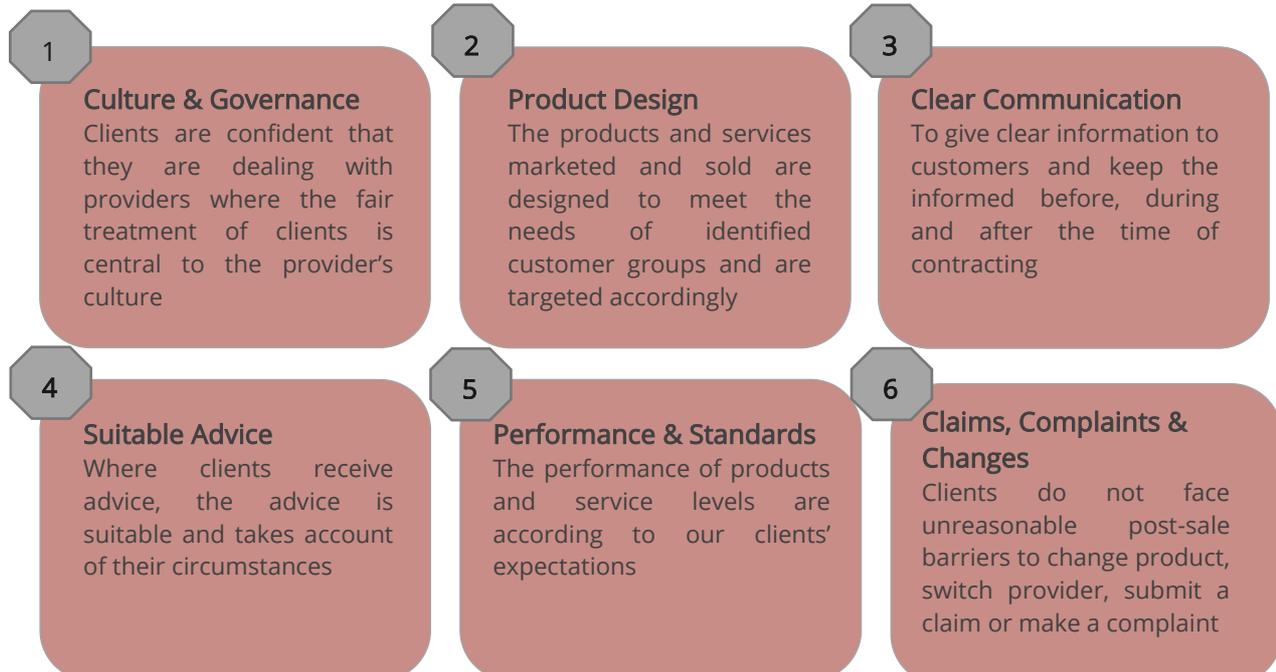
TREATING CUSTOMERS FAIRLY POLICY

2021

1. INTRODUCTION

- 1.1 The Garrun Group (“Garrun”), as a group of authorised financial services providers (“FSP’s”), is committed to customer satisfaction.
- 1.2 Our objective is to ensure our clients receive superior services and that our recommended products meet their expectations. This Treating Clients Fairly Policy (“TCF Policy”) is an integral part of that objective. Our TCF policy is structured according to the guidance provided by the Financial Sector Conduct Authority (“FSCA”) to ensure we consistently deliver fair outcomes to our clients.
- 1.3 We take responsibility for ensuring that all staff at Garrun provide an enhanced quality of service to clients, underpinned by a culture of openness and transparency. All FSP’s within the Garrun Group are required to incorporate the 6 (six) TCF outcomes in their business operations.

2. THE SIX FAIRNESS OUTCOMES:



3. ACHIEVING THE OUTCOMES

- 3.1 As is evident from Garrun's slogan, *"Your Business Made Personal"*, a client-centric culture is integral to how we operate as a business. Through our procedures and monitoring, Garrun aims to consistently treat our client's fairly. How do we do this? Below are some of the steps we at Garrun have taken to ensure we achieve the 6 (six) fairness outcomes.
- 3.1.1 We have a Procedure Manual in place which has been designed to ensure our staff provide and our client's receive fair and equal treatment and therefore are committed to ensuring the TCF principles are embedded in the services our staff provide.
- 3.1.2 To ensure each client of ours is matched with a suitable product and receives appropriate advice, we have designed a unique and easy-to-use Needs Analysis which we provide to all prospective clients. This ultimately allows for individualised treatment to all our clients.
- 3.1.3 We regularly update our website with industry news and Garrun newsletters.
- 3.1.4 We ensure our clients are fully informed of the products, risks, commitments and limitations prior to contracting with them.
- 3.1.5 We provide our clients with on-going relevant documentation to enable them to monitor whether the product or service we provide continues to meet their needs and expectations and we continuously monitor the performance of the products that we recommend and sell to clients to assess the ongoing suitability of the product.
- 3.1.6 Our advisers are fully equipped to provide advice that is suitable to the needs of the customer concerned, following the objectives of TCF and avoiding conflicts of interest.

- 3.1.7 We are committed to making sure that we have adequate processes in place to ensure fair treatment of our clients even when things go wrong. In this regard, we have created a details Complaints Policy which is available on our website in order to ensure consistent processing of complaints.
- 3.1.8 We have also implemented processes to ensure the fair and consistent handling of claims. All claims are reviewed with TCF in mind. We ensure that decisions are aligned and similar situations enjoy similar outcomes to maintain overall fairness.

4. FEEDBACK

- 4.1 We encourage and welcome feedback from our clients on our services and procedures. For any queries or feedback, please contact us on: info@garrun-group.co.za or 011 694 5000.

Please note: our TCF Policy is reviewed regularly, and you will find the latest policy on our website.