

**ALTINVEST (PTY) LTD TRADING AS ALTINVEST MULTIASSET FUND MANAGEMENT  
TREATING CUSTOMERS FAIRLY OBJECTIVES STATEMENT**

**Introduction**

Altinvest (Pty) Ltd ('ALTINVEST MULTIASSET FUND MANAGEMENT') is an authorised Financial Service Provider FSP 9383. Our mission is to be a respected and recognised provider of financial services and our Treating Customers Fairly (TCF) policy is an integral part of that objective.

The TCF policy is structured according to the guidelines provided by the Financial Services Board to ensure we deliver fair outcomes to clients, at all stages of the product lifecycle. We are committed to achieving the six fairness outcomes identified below:

- Outcome 1:** Customers are confident that they are dealing with providers where the fair treatment of customers is central to the provider's culture.
- 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.
- Outcome 3:** Customers are given clear information and are kept appropriately informed before, during and after the time of contracting.
- Outcome 4:** Where customers receive advice, the advice is suitable and takes account of their circumstances.
- Outcome 5:** Customers are provided with products that perform as providers have led them to expect, and the associated service is both of an acceptable standard and what they have been led to expect.
- Outcome 6:** Customers do not face unreasonable post-sale barriers to change product, switch provider, submit a claim or make a complaint.

**Achieving the outcomes**

ALTINVEST MULTIASSET FUND MANAGEMENT will aim to demonstrate through our behaviours and monitoring that we are consistently treating customers fairly throughout the stages of the product life cycle to which we contribute. These may include:

- Product and service design
- Promotion and marketing
- Advice
- Point-of-sale
- Information after point-of-sale
- Complaints and claims handling

In order to fulfil our commitment to treating customers fairly we will:

- Continually assess our performance against the identified TCF outcomes and review our TCF framework annually.
- Implement management information systems to monitor performance in delivering the fairness outcomes.
- Ensure our members of staff are trained to deal with our clients and are committed to maintaining high standards of service.
- Ensure our staff are not remunerated or incentivised in ways which encourage them to deal with our clients in an unfair or biased manner.
- Provide appropriate information and service to customers.
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- Handle complaints fairly, promptly and impartially, investigate the root causes of complaints and obtain feedback from customers in order to improve the level of service that we provide.

For any queries or feedback in relation to Treating Customers Fairly at ALTINVEST MULTIASSET FUND MANAGEMENT, please contact us at:

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