Treating Customers Fairly Policy

Effective date 30 October 2026

1. Scope

Grosvenor Forex Services (Pty) Ltd has adopted the Financial Sector Conduct Authority framework for Treating Customers Fairly which in essence provides the context within which we are required to conduct business, so as to ensure the provision of appropriate financial intermediary services to customers and enhanced transparency, resulting in improved customer confidence and relations.

Our management and employees are required to apply the principles of this framework in their daily tasks, irrespective of their roles.

2. Purpose

The purpose of this policy is to direct company culture and formalise our commitment to our customers.

3. Policy

At Grosvenor Forex Services (Pty) Ltd we believe that our customers are at the heart of our business and that the fair treatment of each and every customer is essential to our success.

We understand and believe that delivering optimal customer outcomes is an enterprise-wide responsibility and requires participation from all parts of the business.

Our policy is based on the following fairness outcomes:

- **Outcome 1:** Customers should be confident that they are dealing with a company where the fair treatment of customers is central to the company culture.
- **Outcome 2:** Our services must meet the needs of identified customer groups and be targeted accordingly. Product design responsibilities do not form part of Grosvenor's financial intermediary role.
- **Outcome 3:** Customers must be provided with clear and sufficient information and kept appropriately informed before, during and after the time of contracting.
- **Outcome 4:** Not applicable to Grosvenor's authorised service scope, which is limited to financial intermediary services.
- **Outcome 5:** The foreign exchange services we facilitate must be consistent with what customers have been led to expect. The associated service must be of an acceptable standard and meet the expectations we have set.
- **Outcome 6:** Customers must not face unreasonable barriers to changing or ending a service, switching provider or lodging a complaint, subject to existing transaction commitments and applicable requirements.

4. Implementation

4.1 Governance

Senior management is responsible for embedding our customer centric culture by explicitly addressing customer impact as part of each and every decision made.

We perform due diligence on each relevant financial institution or service provider before using its services to facilitate customers' foreign exchange transactions.

Our performance measures for all staff members and Representatives take customer outcomes like service delivery and complaints into account, together with traditional financial targets aimed at ensuring the sustainability of our business.

4.2 Suitable and appropriate services

We make every effort to understand and define our customers' foreign exchange requirements and to understand the services we facilitate. We confirm that the requested services fall within our authorised scope and obtain the information and instructions needed to process the transaction.

4.3 Clear information

We believe that customers should be placed in a position to make informed decisions about their foreign exchange transactions. We provide clear information about the key features, related risks, relevant costs and fees, and material conditions of the services offered or requested by our customers.

It is part of our standard process to explain the transaction process we are facilitating. We provide appropriate progress updates, inform customers of challenges or delays, and communicate with customers once the process has been finalised. Where further servicing is required, customers receive relevant updates from ourselves or the financial institution or service provider concerned.

4.4 Financial intermediary services

Our service process takes account of each customer's foreign exchange requirements and instructions. We act within our authorised financial intermediary role and explain the scope of our services. Conflicts of interest are identified and managed to ensure that our customers' interests are served first and foremost.

4.5 Product and service performance

We closely monitor the processing of transactions and the service we deliver against the terms and service expectations communicated to customers. Any concerns relating to processing or service delivery are addressed with the relevant financial institution or service provider, and necessary corrective action is taken.

We communicate and agree the relevant service arrangements with our customers in order to manage and meet their expectations.

4.6 Post-sale servicing

We assist our customers throughout the foreign exchange transaction process and with related follow-up queries, requested changes, cancellations and complaints. We explain any transaction commitments, restrictions, costs or consequences that may affect a requested change, cancellation or transfer to another provider, and do not impose unreasonable barriers.

Customer complaints are assigned priority status in our organisation. Responsibility for handling complaints is assigned to Douglas Haynes – Director.

Requests requiring action are attended to promptly and within any committed turnaround time. Where a delay arises, customers are kept informed.

4.7 Complaints

The nature and number of complaints we receive are important measures of customer outcomes. Our Complaints Management Framework and Policy provides for a designated person to handle complaints, training of staff involved, documenting and analysing complaints, and implementing improvements.