



Complaints Handling Policy

Version 1.1 – April 2025



1. Introduction

At Riverquode.com, operated by AzurevistaFX (Pty) Ltd, we are committed to providing the highest level of customer service. As a licensed Financial Services Provider regulated by the Financial Sector Conduct Authority (FSCA) of South Africa (FSP License No. 52830), we recognize the importance of handling client complaints in a fair, transparent, and timely manner.

This Complaints Handling Policy outlines the procedures followed by the Company to ensure that all client complaints are acknowledged, investigated, and resolved efficiently and in full compliance with FSCA regulatory expectations.

2. Scope

This policy applies to all complaints submitted by any existing or former client of Riverquode.com related to the financial services rendered by AzurevistaFX (Pty) Ltd. A complaint is defined as an expression of dissatisfaction relating to the provision of financial services or failure to meet regulatory obligations.

3. Submitting a Complaint

Clients wishing to submit a complaint must do so using the official Complaint Form, accessible on our website: www.riverquode.com/complaints. Complaints submitted via the official form are considered valid and formally acknowledged.

Alternatively, clients may submit a complaint in writing by email to: complaints@riverquode.com. In all cases, the complaint must include:

- Full name and account number of the complainant
- Date and details of the incident
- Nature and substance of the complaint

- Supporting documentation, where applicable

Complaints submitted via telephone or through account managers will not be considered formal and must be followed up in writing.

4. Acknowledgement of Complaint

Upon receipt of a formal complaint, the Company will acknowledge the complaint within five (5) business days. This acknowledgement will be issued in writing via email or other durable medium and will include the name and contact details of the complaint handling officer.

5. Investigation Process

All complaints are reviewed and investigated by a designated complaints officer or senior manager not directly involved in the subject matter of the complaint. The Company will perform a fair and objective assessment of all relevant facts and circumstances and may contact the client for further information or clarification if required.

We aim to resolve all complaints within six (6) weeks from the date of receipt. During this period, we will keep the client informed of the progress of the investigation.

If the complaint cannot be resolved within six (6) weeks, a holding response will be issued, stating the reasons for the delay and an estimated time for resolution. In such cases, the Company undertakes to issue a final response within one (1) month following the holding response, depending on the complexity of the matter and the client's cooperation.



If a client does not respond to reasonable requests for information or clarification within three (3) months from the date the complaint was submitted, the Company reserves the right to consider the matter closed.

6. Outcome and Final Response

Once the investigation is concluded, the Company will issue a final response letter outlining:

- The results of the investigation
- The Company's position and rationale
- Any proposed remedial actions (if applicable)

This final response will also include information on the client's right to escalate the matter, including legal recourse or, where applicable, access to any independent dispute resolution scheme.

The Company's internal complaints process does not prejudice a client's legal right to take further action.

7. Record Keeping

All complaints and related documentation will be retained for a minimum of five (5) years, in accordance with FSCA regulations. These records are subject to inspection by the regulator upon request.

8. Review and Oversight



This Complaints Handling Policy is reviewed annually or more frequently if there are changes in the regulatory framework or internal processes. The Compliance Officer is responsible for ensuring that this policy is implemented effectively and that all staff are trained accordingly.

AZUREVISTAFX (PTY) LTD

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