Complaints Handling Policy

Version 1.3 – October 2026

Riverquode.com is a brand owned and operated by AZUREVISTAFX (PTY) LTD, regulated by the Financial Sector Conduct Authority (FSCA) of South Africa, with FSP License Number 52830 - www.riverquode.com

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:

(a) your full name (or, for a legal entity, its registered name) and your contact details;

(b) your trading account number;

(c) the affected transaction numbers, if applicable;

(d) the date that the issue arose and a description of the issue;

(e) the outcome you are seeking; and

(f) copies of any supporting documents.

A complaint will not be rejected solely because some of the above information has not been provided. The Company will contact you if any additional information or clarification is required to assess your complaint.

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

4. Acknowledging your 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. Handling of your Complaint

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.

We will send you the outcome of the review in writing. Requesting a review does not affect your right to refer your complaint to the FAIS Ombud or the time limits that apply to such a referral.

Referral to the FAIS Ombud

If your complaint has not been resolved to your satisfaction, you may refer it to the Office of the Ombud for Financial Services Providers (the "FAIS Ombud"). You may do so:

(a) within six (6) months after you receive our final response; or

(b) if we have not resolved your complaint within six (6) weeks of receiving it, within six (6) months after the end of that six-week period.

The FAIS Ombud may decline to deal with a complaint that is referred outside these time limits. The FAIS Ombud's jurisdiction is subject to a monetary limit (currently R3 500 000), unless the Company agrees in writing to that limit being exceeded. The contact details of the FAIS Ombud are:

Office of the Ombud for Financial Services Providers

Postal address: PO Box 41, Menlyn Park, 0063

Physical address: 11th Floor, Menlyn Central Office Building, 125 Dallas Avenue, Waterkloof Glen, Pretoria

Telephone: +27 12 762 5000 / 086 066 3274

Email: info@faisombud.co.za

Website: www.faisombud.co.za

These details are also available in the Complaints section of our website and will be included in our final response.

Your Right to Take Legal Action

Your right to take legal action remains unaffected by the existence or use of this Procedure.

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.

9. Your Personal Information

We process the personal information included in your complaint in accordance with the Protection of Personal Information Act, 4 of 2013 ("POPIA"), and the Company's Privacy Policy. If your complaint is handled by a service provider located outside South Africa, your personal information may be transferred to that provider, subject to the safeguards and requirements set out in Section 72 of POPIA.

AZUREVISTAFX (PTY) LTD

AZUREVISTAFX (PTY) LTD under the brand riverquode.com is a South Africa Investment Firm, authorized and regulated by the Financial Sector Conduct Authority (FSCA) of South Africa, with FSP License Number 52830. AZUREVISTAFX (PTY) LTD registration number is 2020/750823/07.

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