



Complaints Procedure

Altify SA DAS (Pty) Limited
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Table of Contents

1. Introduction	2
2. What is a Complaint?	2
3. How to Lodge a Complaint?	2
4. What to Include in Your Complaint	2
5. What We Will Do to Assist You	2
6. What to Do if You Are Unhappy with the Way We Dealt with Your Complaint	3
7. Final Response & Escalation Rights	3

1. Introduction

As a licensed Crypto Asset Financial Services Provider (FSP), Altify is required under the Financial Advisory and Intermediary Services Act (FAIS Act) to have a clear and effective complaints management framework.

We take complaints seriously. They're part of how we keep improving. Whether it's a platform issue, poor service, a misstep in advice, or something else — if you're unhappy, we want to hear about it and fix it.

We are committed to:

- Treating customers fairly
- Being transparent and honest in how we handle complaints
- Resolving issues quickly and effectively

2. What is a Complaint?

A complaint is any expression of dissatisfaction by you (or on your behalf) relating to a financial product or service provided by Altify, where it suggests:

1. We or someone representing us has breached an agreement, law, rule, or code of conduct
2. Misconduct, negligence, or poor service caused you harm or financial loss
3. You believe you've been treated unfairly

This includes, but isn't limited to:

- Incorrect or unclear fees
- Platform functionality issues
- Misrepresentation
- Privacy concerns
- Service delays
- Discrimination
- Financial loss due to poor or misleading advice

3. How to Lodge a Complaint?

If you're unhappy, please submit your complaint to:  support@altify.app

4. What to Include in Your Complaint

To help us deal with it quickly, please include:

- Your full name and contact details
- Details of the issue
- Name of the Altify staff member or representative involved (if relevant)
- Date the issue occurred
- Any documents that support your complaint
- What outcome you'd like
- Your preferred method of communication

5. What We Will Do to Assist You

- We'll acknowledge your complaint within **3 working days**
- We'll give you the name and contact info of the person handling it
- If it's straightforward, we'll resolve it quickly
- If it's more complex, we'll keep you informed throughout
- We aim to resolve all complaints within **30 days**
- You'll get a written response with the outcome
- If upheld, we'll fix it promptly
- If rejected, we'll explain why and outline your next steps

6. What to Do if You Are Unhappy with the Way We Dealt with Your Complaint

If you're still unhappy after our response, or if we don't resolve your complaint within 30 days, you can escalate it.

First, escalate to our **Key Individual**, Sean Andrew Sanders, for a final internal review. This will be completed within 10 days.

If you're still dissatisfied, you may contact the **Office of the FAIS Ombud**:

 012 762 5000 / 012 492 9711 / 0860 066 3274

 info@faisombud.co.za

 www.faisombud.co.za

Note: The Ombud can only assist if your complaint relates to financial harm, and you've already tried resolving it with us.

Maximum claim: R800,000 (unless otherwise agreed).

7. Final Response & Escalation Rights

Once a final written response is issued, you'll have the right to appeal the outcome via the Financial Services Tribunal if you disagree with the Ombud's decision.