

Complaints Handling Policy

Doto South Africa (PTY) LTD

Licensed and regulated by the Financial Services Conduct Authority of South Africa (FSCA)

FSP Number: 50451 | **Email:** support-za@doto.com

Doto South Africa (PTY) LTD acts solely as an intermediary in terms of the FAIS Act, rendering only an intermediary service (no market making) in relation to derivative products (CFD's) offered by Doto Global LTD.

Name:	Doto South Africa (Pty) Ltd
Physical Address:	Atrium on 5th, 5th Street Sandhurst, Johannesburg, Gauteng, 2196
License Number:	FSP50451
Website:	www.doto.com/za
Email:	complaints-za@doto.com

1. Introduction

Doto South Africa (PTY) LTD (the “FSP”, the “Company” or “we”/ “our”) is a private limited liability company registered in the Republic of South Africa under registration number 2019/047686/07 and is authorised by the Financial Services Conduct Authority (the “FSCA”) to operate as a Financial Services Provider under license number 50451. As such, the Company is required to establish, implement, and maintain an effective and transparent complaint handling policy and procedure for the prompt handling of Clients’ complaints in accordance with the Financial Advisory and Intermediary Services Act (“FAIS Act”).

In this respect, the Company has established this Complaints Handling Policy (the “Policy”) that sets out the process adopted by the Company for the fair and prompt handling of queries, complaints and disputes received from the Clients, as well as a robust framework comprising of, procedures, processes, controls and monitoring processes, to ensure the prompt handling of Clients’ complaints. This Policy describes, amongst others, the process that Clients will need to follow in order to submit a query and/or complaint to the Company.

Doto South Africa (Pty) LTD acts as an intermediary/ direct marketer in terms of the FAIS Act, rendering only an intermediary service in relation to derivative products (CFDs) for **Doto Global LTD (the “Product Supplier”)**. Doto Global LTD is authorised to operate as an Investment Dealer by the Financial Services Commission (“FSC”) of Mauritius under license number C119023978. As such, Doto Global LTD is the (only) entity which a Client may establish a principal relationship with. Therefore, references to “Clients” mean individuals or legal entities having a direct agreement with the Product Supplier and who have been introduced by the FSP and/or are provided intermediary services by the FSP.

2. Queries

If you have any query regarding your account with the Product Supplier, or you are dissatisfied with your trading experience offered by the Product Supplier, in the first instance you should contact the Product Supplier’s Customer Support Department (hereinafter referred to as the “Customer Support Department”) via email at support@doto.com, live chat, telephone or any other official method of communication made available, as the vast majority of queries and issues can be dealt with at this level.

The Customer Support Department will try to resolve your query immediately. If your query cannot be resolved immediately, the Customer Support Department shall remain committed to addressing and resolving it in a prompt manner (usually within 3 business days). If additional time is required, they will issue a holding response in writing and they will indicate when they make further contact to inform you of the investigation process and outcome.

If you are not satisfied with the final response received by the Customer Support Department, then you may raise this further following the procedure described below.

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3. Complaints

A. Complaint must be relevant

In terms of the FAIS Act, a “complaint” means a specific complaint relating to a financial service rendered by the FSP or a representative of the FSP, to the complainant on or after the date of commencement of the FAIS Act, and in which complaint it is alleged that the FSP or representative:

- has contravened or failed to comply with a provision of the FAIS Act and that as a result thereof the complainant has suffered or is likely to suffer financial prejudice or damage; or
- has willfully or negligently rendered a financial service to the complainant which has caused prejudice or damage to the complainant, or which is likely to result in such prejudice or damage; or
- has treated the complainant unfairly

The financial services environment is complex. We will endeavor to address all reasonable requests from our clients. Where the complaint relates to any aspect of our service, or any disclosures that ought to be made by us, we will endeavor to address those complaints in writing, within seven (7) days.

In instances where the complaint relates to any matter that is not within our control, such as product information, transactions performed with the Product Supplier or investment performance, we will forward the complaint to the Product Supplier. You may also directly raise a formal complaint to the Product Supplier by following the Product Supplier’s Complaints Handling Policy which may be found in the “Legal Documents” section of the Product Supplier’s website, namely doto.com. Please be advised that we reserve the right to recover costs or damages that we suffer as a result of Clients making frivolous, vexatious or unreasonable claims.

Further to the above, any individual who is not satisfied with the final response received by the Customer Support Department and/or would like to raise a query further for any matter pertaining to the intermediary services offered by the FSP and/or would like to raise a matter directly with the FSP, he/she may complete and submit the Complaint Form attached herein and submit it electronically to complaints-za@doto.com (the “Form”). Clients may submit the form to the FSP free of charge by following the procedure below.

B. Complaint must be in writing

In order for a complaint to receive the attention that it deserves, we request that your complaint be submitted to us in writing and must reflect accurate and clear information of the incident for which you wish to complain about.

C. Procedure

Our internal complaints resolution process is intended to provide fair and effective resolution of complaints. The time periods set out in this procedure will be adhered to as strictly as possible but may be varied if necessary. The following step-by-step guideline sets out the procedures we will adopt and shows how a complaint will be dealt with, once received by us:

- Your complaint and all communications in connection with your complaint must be in writing. All verbal communications made in connection with the complaint must be confirmed in writing within three (3) days of the communication.
- Please indicate the following information:
 - (i) Your name, surname and contact details;
 - (ii) A complete description of your complaint and the date on which the financial service that led to your complaint was rendered, nature of the complaint;
 - (iii) The name of the person/representative who rendered the intermediary service that led to your complaint;

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- (iv) Your account number/user ID with the Product Supplier, if relevant;
 - (v) How you would prefer to receive future communications regarding your complaint i.e. by e-mail, fax, etc.
- The complaint will immediately be drawn to the attention of the senior employee in charge of the relevant department for allocation to a trained and skilled person who is able to properly respond to your complaint or to the attention to the product supplier, if applicable (i.e., if the complaint relates to product information, or services offered by the product supplier).
 - The complaint will be investigated, and we will revert to you with our preliminary findings within 15 (fifteen) working days from the date of receipt of the complaint. In all instances we will inform you of the reasons for our decisions. If the complaint was forwarded to the Product Supplier for investigation, you will be informed accordingly and asked to contact the Product Supplier directly regarding your complaint.
 - The preliminary findings will be discussed with all internal parties concerned, and a final solution will be communicated to you within a thirty (30) working days from the date of receipt of the complaint. In all instances we will inform you of the reasons for our decisions.
 - If, for whatever reason, we are unable to conclude the investigation and provide a final response to your complaint within the time limits set forth above, then we will issue what is called a "Holding Response".
 - The purpose of this Holding Response is to inform the complainant of the reasons why we cannot provide a final response to your complaint within the time limits set forth above and to provide a further indication of what is happening with your complaint and also to provide an indication of when you can expect to hear from us again.
 - In the event that you receive a Holding Response, the senior management of the FSP shall investigate further. The purpose of this step is to ensure that you (and your complaint) receive the highest priority in those situations where the complaint cannot be fully resolved through normal investigatory processes.

4. Redress through the Ombud

If you are not satisfied with the outcome, we will regard the complaint as being unsatisfactorily resolved. In such a case, you may approach the office of the Ombud for Financial Services Providers or take other steps as may be advised by your legal representatives.

The Ombud acts as an adjudicator in disputes between clients and financial services providers. The referral to the office of the Ombud must be done in accordance with the provisions of section 21 of the Financial Advisory and Intermediary Services Act 2002 and the rules promulgated in terms of that section.

In instances where we have not been able to arrive at a resolution within six (6) weeks after you have submitted your complaint, the matter may automatically be referred to the Ombud. The Ombud acts independently and objectively and has jurisdiction in respect of complaints relating to advice or intermediary services, which has arisen after 15 November 2002.

You must, if you wish to refer a matter to the Ombud, do so within six (6) months from the date of the notice in which we inform you that we are unable to resolve the complaint to your satisfaction. The Ombud will not adjudicate matters exceeding a value of R3,500,000.

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The Ombud may be contacted at their offices in Pretoria at the following address:

Physical address:

Menlyn Central Office Building, 125 Dallas Avenue,
Waterkloof Glen, Pretoria 0010

Postal address:

P O Box 41, Menlyn Park, 0063

Tel: 012 762 5000

Sharecall: 086 066 3247

Email: info@faisombud.co.za

Website: www.faisombud.co.za

5. Complaints Register

The complaint will be entered into our complaints register on the same day that it is made, and written confirmation of receipt will be forwarded to you.

We will keep record of the complaint and maintain such record for 5 (five) years as required by legislation. Please take into consideration that the method of communication chosen by you will determine how quickly we will respond to your complaint.

6. General provisions for Queries and Complaints

In relation to complaints handling by the FSP, you acknowledge and understand the following:

- a) The nature of the FSP's operations is limited (i.e., no client onboarding, no market making and no trading platform(s) are offered via the Company). Therefore, in instances where the complaint relates to any matter that is not within the FSP's control, such as product information, transactions performed with the Product Supplier or investment performance, we will forward the complaint to the Product Supplier.
- b) At any given time during the handling process of queries and complaints we may require you to provide us additional information and documentation and your full cooperation is required in order to finalise our investigation. We may extend the investigation timeframe, or put the matter on hold, or consider the matter as closed if you have failed to respond adequately and/or within a reasonable timeframe or within the timeframe we may have indicated. Depending on your response and the nature of the matter, we may resume the handling process or request for you to resubmit your query or complaint.
- c) We encourage you to lodge your query and/or complaint within a reasonable time from the moment the matter occurs.
- d) In the event that you wish to withdraw a query or a complaint lodged, and/or in order to proceed with a reimbursement available to you, the Company may request for you to withdraw the matter in writing.
- e) The Company is entitled to treat a query or complaint as closed in the following circumstances, among others:
 - where it is determined that no further action is required by the client and/or the Company, upon the issuance of the final decision by the Company, and/or
 - where the matter has been mutually resolved, and/or
 - where the client has failed to respond promptly and adequately to the questions and

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- requests of the Company, and/or
 - where the Company has given a substantive response and the complainant has failed to indicate that the response is unsatisfactory and/or substantiate the claim with relevant data, within a reasonable timeframe.
- f) The Company may notify the complainant upon the closure of a query or complaint.
- g) The present Policy, including the procedures and timeframes included herewith, may not be applied in circumstances where a complainant is represented by a third party and/or has taken legal action and/or has escalated the matter to the court and/or any dispute resolution service or similar.
- h) We reserve the right to dismiss a query or complaint which does not comply with the present Policy and/or the complainant did not comply with the provisions of the Client Agreement entered into with the Product Supplier and/or the matter is not expressed accurately and/or it comprises obscene/rude words and/or includes offensive language, swear words, affective appraisal of the disputable matter and/or insults or threatens the Company, the Product Supplier or their respective representatives.
- i) This Policy should be read in conjunction with the Client Agreement entered into with the Product Supplier along with the Product Supplier's policies (available under "Legal Documents" section at www.doto.com), as well as along with the FSP's full set of documentation made available on its website at www.doto.com/za .

7. Review and Amendments

The Company reserves the right to review and/or amend its 'Complaints Handling Policy' and any related arrangements and/or policies, at its sole discretion, whenever it deems fit or appropriate.

The Company ensures that its 'Complaints Handling Policy' is monitored least annually, and, where appropriate, on an ad hoc basis to ensure it complies with applicable rules and regulations. When this 'Complaints Handling Policy' is modified (hereinafter referred to as "Change(s)") we will post such Changes on our Website.



Complaint Form

Please fill in the Complaint Form and submit it electronically to complaints-za@doto.com. The Form must be filled out truthfully, completely and accurately.

We reserve the right to dismiss a Form which is not completed accurately and/or it comprises obscene/rude words and/or insults or threatens the Company or its representatives or the Product Supplier.

If your complaint relates to Trading (i.e. Execution of orders, trading platforms, etc.) or Payments (i.e. Deposits, Withdrawals) we encourage you to raise the matter to the Product Supplier by following their process prescribed in the Complaints Handling Policy of the Product Supplier available at doto.com, under the "Legal Documents" Section.

Fields marked with an asterisk (*) are mandatory

A. General information:

First Name*
Last Name / Legal Entity Name (in case of Legal Entity)*
Date of Birth / Company number (in case of Legal Entity)*
Nationality*
Address*
Country of Residence*
Account Number held with the Product Supplier
Did you communicate your complaint with the Customer Support Department of the Product Supplier?*
If your answer above was Yes, and the matter relates to the scope of the FSP's intermediary services, please specify the names of representative(s) involved, the outcome and reasons your query remains unresolved, as applicable.



B. Complaint:

Date(s) of incident(s):
Description of the facts and reasons of your complaint, and how the incident has affected you. Please be clear and concise.
Your suggestions in relation to settling this dispute.
Please attach supporting documentation and evidence that may assist us with the investigation.

I hereby certify and confirm that to the best of my knowledge, the information furnished above is true, accurate, correct and complete.

Signature:
Name:
Date:

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