



KGABO BENEFIT CONSULTING (PTY) LTD
(“the Company”)

TREATING CUSTOMERS FAIRLY POLICY

2024

Financial Services Provider Information	
Business Name	Kgabo Benefit Consulting (Pty) Ltd (“KGABO”)
KGABO’s Regulatory and License Information	An Authorised Financial Services Provider: FSP 53270
Physical Address	NO 8 Misty Hills, Van Bergen Street, Morosa, Ruimsig, Johannesburg, 1724
Contact Information	Broker 079 343 9749 Tel: (0) 11983 9803 Email: info@kgabobenefitconsulting.co.za ;
Should you not be satisfied with the service rendered by KGABO, you may lodge a complaint via the Complaints Policy and procedure, which is available to you on request. Should you wish to challenge the findings, you may, upon receipt of the written findings, pursue the complaint with the relevant office. Contact details appear below.	
FAIS Ombudsman Information	www.faisombud.co.za Tel: 012 470 9080 Email: info@faisombud.co.za Fax: 012 348 3447
Product Category Information	
<ul style="list-style-type: none"> - The FSP is licensed in the following product categories. <ul style="list-style-type: none"> • Long-term Insurance subcategory A 	

1. POLICY STATEMENT

- 1.1. KGABO ensures clients are at very heart of all that we do. We are fully committed to providing the highest standards of intermediary and client service.
- 1.2. Our customers are our most valuable asset, and our aim is to ensure we deliver robust, reliable and cost-effective Employee Benefit Structures to our clients. As a part of our overall approach, we are fully committed to treating our clients fairly and as such we endeavor to meet their expectations of high-quality service.
- 1.3. Our Treating Customers Fairly (“**TCF**”) Policy is centered around the guidance provided by the Financial Sector Conduct Authority (“**FSCA**”) to ensure we consistently deliver fair outcomes to our clients and take responsibility for the firm and staff (at all levels) providing quality services to clients, based on a culture of openness and transparency. As a firm, we take the requirements of the FSCA seriously.
- 1.4. The 6 (six) key outcomes which are central to the TCF initiatives are:
 - 1.4.1. consumers should be confident that they are dealing with firms where treating customers fairly is embedded in the corporate culture;
 - 1.4.2. services marketed and sold are done so with the aim that they meet the needs of clients and are targeted accordingly;
 - 1.4.3. consumers should be provided with clear information and are kept appropriately informed before, during and after the service provision;
 - 1.4.4. where advice is provided, it takes into account a client’s individual circumstances;
 - 1.4.5. the service provided is of an acceptable standard; and
 - 1.4.6. consumers do not face unreasonable post-sale barriers
- 1.5. We have set out below how we aim to ensure these principles are embedded in our approach to dealing with our clients.

2. Our service

- 2.1. We ascertain the appropriateness of the requested service for all new clients prior to accepting an instruction, ensuring it is in line with their knowledge and experience.
- 2.2. We continually aim to understand the needs of our clients.
- 2.3. We keep our clients fully informed in a clear and fair manner that is unambiguous and not misleading.
- 2.4. We ensure our services are delivered with clarity and transparency and do not contain hidden conditions or rely on complex technical definitions.
- 2.5. We make certain our clients understand the risks associated with our services at the outset of an instruction.
- 2.6. We strive in ensuring that services and risk information remains clear and prominent at all times.
- 2.7. In the event that there is a conflict of interest, we will inform our clients as soon as possible once we become aware of it.

- 2.8. Our approach is to provide our clients with an excellent service underpinned by quality and choice. We are committed to ensuring that our business acquires a good reputation from the onset and that our services are in demand, retained and come highly recommended.
- 2.9. Our service is shaped by listening to our clients' needs and understanding what is important to them. We take responsibility for meeting the needs of our clients and always look for ways to improve the quality of our service.
- 2.10. We aim to treat our clients fairly and deliver high quality services which meet their expectations throughout their relationship with us.
- 2.11. We recognize that our employees are critical to delivering a positive client experience and ensuring our customers are treated fairly. Our culture and values encourage and support our employees to deliver this. Our employees receive regular compliance training to ensure that clients are dealt with in a fit and proper manner.

3. Complaints

- 3.1. We respond in a timely manner to our customers' and prospective customers' questions and queries and address any issues or concerns promptly. All customer complaints are dealt with and escalated as appropriate and as required by law contained in our complaints management procedure.
- 3.2. Our policy is in line with the current guidance from the FSCA stipulating that a firm "**must pay due regard to the interests of its customers and treat them fairly**".

I, the Key Individual of the aforementioned Company, hereby confirm the adoption of the **TCF Policy**.

Key Individual Name

Name: Mr. T Setswe

Signature

