

Legal

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COMPLAINTS PROCEDURE

Introduction:

Pin Oak Capital (Pty) Ltd ensures complaints are handled timeously and in a fair manner as it has implemented effective systems and procedures to achieve this.

Applicable legislation:

- Financial Advisory and Intermediary Services Act, 37 of 2002 (“FAIS”)
- Collective Investment Schemes Control Act, 45 of 2002 (“CISCA”)
- Long-term Insurance Act, 52 of 1998 (“LTIA”)
- “Treating Clients Fairly” (“TCF”) published by the Financial Services Conduct Authority (FSCA)

What is a complaint?

A complaint for purposes of this document means an expression of dissatisfaction by a person to or to the knowledge of Pin Oak Capital (Pty) Ltd or to Pin Oak Capital (Pty) Ltd’s service provider or representative relating to financial service rendered or offered alleging that Pin Oak Capital (Pty) Ltd or its service providers or representatives:

1. Has failed to comply with a provision of applicable legislation which is binding on Pin Oak Capital (Pty) Ltd or to which it subscribes;
2. Maladministration
3. Willful or negligent action or failure to comply with a provision of applicable legislation, has caused the person harm, prejudice, distress or substantial inconvenience; or
4. Has treated the person unfairly.

Complaints which do not satisfy the above definition will not necessarily follow the procedure outlined in this document.

Applicable scope:

This document applies to all subsidiaries and affiliates of the Capta Group.

A complaint may be lodged in the manner described below.

How to lodge a complaint:

Clients may complain in writing by:

Email: info@pinoakcap.co.za.

Hand delivered letter: Pin Oak House, 2nd Floor, Bally Oaks Office Park, Ballyclare Drive, Bryanston, 2191.

The complaint must contain the following information:

- Name, surname & identity number of the customer;

- Name, surname & contact details of the complainant, including a mandate to act on behalf of the customer;
- Specific details of the complaint, including dates, examples, supporting documentation;
- Intended resolution of the complaint.
- How would the customer want the matter to be resolved?

Clients may not complain by telephone. We urge clients to, where possible, submit their complaint in writing (via email or hand delivered) to ensure all complaints are properly understood and speedily dealt with.

Receipt of a Complaint:

Pin Oak Capital (Pty) Ltd will confirm receipt of a complaint to the complainant within a reasonable period (48 hours) of receipt with a complaint reference number. Pin Oak Capital (Pty) Ltd, based on the nature of the complaint, will conduct a detailed investigation. The estimated time to resolve the complaint will be communicated to the complainant, but depending on the complexity of the complaint, this may not always be possible.

Resolution of Complaint:

Pin Oak Capital (Pty) Ltd will endeavour to resolve all complaints received in a timely and fair manner.

Complaint resolved in favour of complainant: A full and appropriate level of redress will be offered in writing as soon as reasonably possible.

Complaint not resolved in favour of complainant: Pin Oak Capital (Pty) Ltd will inform the complainant with the reasons therefore along with the details of escalation and further steps available to the complainant, such as referral to the FAIS Ombud or other relevant adjudicator if the complainant wishes to pursue the complaint further, together with the contact details of such adjudicator; and that it should be done within 6 months of receipt of such notification.

For details on our Conflict of Interest Policy, click the below link.

- [Conflict of Interest Policy](#)