

COMPLAINT MANAGEMENT POLICY

Introduction

As a fiduciary to our clients, Savest Financial Services is committed to maintaining the highest standards of professionalism, integrity, and client service. We recognize that complaints provide valuable feedback and an opportunity to improve our services. This policy outlines our structured approach to handling client complaints promptly, fairly, and transparently in compliance with regulatory obligations.

Objective

The objective of this policy is to:

- Ensure all complaints are addressed in a consistent, timely, and professional manner.
- Promote fair and effective resolution of issues raised by clients.
- Maintain strong and long-term client relationships built on trust.

Our Commitment

Savest Financial is committed to:

- Treating every complaint seriously, regardless of size or nature.
- Ensuring a thorough and impartial review of each complaint.
- Providing prompt responses and regular updates throughout the resolution process.
- Complying with all regulatory requirements and maintaining proper complaint records.
- Using complaint feedback to improve our services and processes.

Types of Complaints

Complaints may include, but are not limited to:

- Service delays or failures in executing instructions.
- Errors in account statements, transactions, or valuations.
- Miscommunication or lack of adequate information from staff.
- Disputes over fees, charges, or investment advice.
- Allegations of misconduct, negligence, or breach of fiduciary duty.

What to Do If There's a Complaint

1. Filing a Complaint

- Clients can lodge complaints verbally or in writing, either in person, via telephone, through email or via our client portal - MyWealth
- The following details should be included in the complaint:
 - Full Name
 - Contact Information
 - Nature and details of the complaint
 - Relevant supporting documents (if applicable)

2. Acknowledgment

- The Client Service Manager will acknowledge receipt of the complaint via email within one working day.

3. Review Process

- The complaint will be forwarded to the Chief Compliance Officer (CCO).
- The CCO, together with relevant departments, will review and investigate the matter.
- Updates will be provided to the client every 3 working days during the review.

4. Resolution Timeline

- Complaints will be resolved within eight (8) working days of receipt. If additional time is required, the extended timeline will be promptly communicated to the client.

5. Final Response

- A written response will be sent to the client, detailing the findings, resolution, corrective actions taken, and available escalation options, reaffirming our commitment to continuous service improvement.

Contact Details

Clients can submit complaints via:

- **Email:** globaladvisory@savestfinancial.com
- **Client Portal:** <https://www.mywealthsavest.com/AM/Support/MakeRequest>
- **Phone:** +234 913 444 6070
- **Physical Address:** Suite A01, Statement Suites, Plot 1002 First Avenue, Central Business District Abuja FCT.