North Pacific (Pty) Ltd

Complaints resolution policy

How North Pacific (Pty) Ltd receives, investigates and resolves complaints, in line with Section 16 of the FAIS General Code of Conduct and the principles of Treating Customers Fairly.

Version 1.0. Effective 4 January 2026.

What counts as a complaint

A complaint is any expression of dissatisfaction by a client or prospective client about a financial service we provided or failed to provide, where the person says they have suffered, or may suffer, financial loss, prejudice or inconvenience because we broke an agreement, a law or a code of conduct, were negligent, or treated them unfairly.

How to complain

Send your complaint in writing to admin@northpacific.co.za with the subject "Complaint". Include your name or business name, your client reference, what happened, the dates and amounts involved, and what you would like us to do. If you cannot write to us, call us and we will record your complaint for you and send you a copy.

What we do

- Acknowledge your complaint in writing within 2 business days, with a reference number and the name of the person handling it.
- Investigate it fairly, by someone who was not involved in the matter where possible, and with oversight from our compliance officer.
- Keep you informed and ask for any further information we need.
- Give you our decision in writing, with reasons, within 6 weeks of receiving your complaint.
- If we uphold your complaint, explain how we will put things right and do so promptly.

If you are not satisfied

If we have not resolved your complaint within 6 weeks, or you are unhappy with our decision, you may refer it to the FAIS Ombud. You must do so within 6 months of receiving our final response. The Ombud's service is free.

Office of the FAIS Ombud	Kasteel Office Park, Orange Building, 2nd Floor, 546 Jochemus Street, Erasmuskloof, Pretoria, 0048
Telephone	012 762 5000
Email	info@faisombud.co.za
Website	www.faisombud.co.za

Records and reporting

We keep a record of every complaint, how it was handled and the outcome, for at least 5 years. Our compliance officer reviews complaints regularly so we can fix the causes, and reports to the FSCA as required.

Responsible people

Key Individual	Matthew Morgan
Compliance officer	Thabiso Maapola