

BANK ZERO - COMPLAINTS MANAGEMENT PROCESS

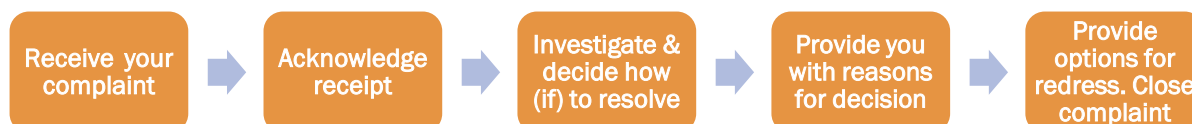
We encourage complaints. Despite all our good intentions we will make mistakes. It's important that you tell us about these mistakes so that we can respond quickly and as best and as fairly as we can. It will also help us prevent this from happening again by improving our service, systems and/or processes.

How do you send a complaint to us?

Via our App, or directly email us at info@bankzero.co.za.

What do we do with your complaint?

Staff responding to you are required to act as per internal policies, based on applicable legislation and regulations.



Receive your complaint

Unless immediately able to resolve your complaint, we'll record it and its supporting information. We'll assign a unique identifier. The record will include:

- Your contact information;
- Issues you raised and the outcome/s you want; and
- Any other relevant information.

Acknowledge receipt

We'll acknowledge receipt ideally within 2 working days. (If it takes slightly longer, please don't worry, we'll get to it as soon as we possibly can. Please check your spam in case our response got stuck there.) As part of this acknowledgement, we'll inform you of the process that will be followed, including:

- Name of person handling your complaint;
- Indicative timelines for addressing it;
- Details of internal complaint escalation and review process if you're not satisfied with the outcome; and
- Details of the relevant Ombud, in case you want to escalate further.

Investigate and address

After acknowledgment, we'll check whether the issue you raised is within our control. We'll also consider the outcome sought. If you raised more than one unrelated issue, we might address them separately to assist with faster resolution. If there are any delays, we'll keep you informed on progress.

Factors playing a role in how your specific complaint will be managed internally, include:

- How serious, complicated or urgent it is;
- How you are affected; and
- Risks if resolution is delayed.

In how we then manage your complaint, we'll typically do one of the following:

- Further investigate the claims made in your complaint; and/or
- Gather more information from either you (via email) or from the area that the complaint is about; and/or
- Provide you via email an explanation and/or supporting information.

Provide reasons for decision

Once investigated and assessed, we'll communicate the final outcome. This will include the below, but will obviously be tailored to each case. And we'll always consider any statutory requirements.

- Outcome of your complaint;
- Any actions we might already have undertaken to remedy the situation;
- Further remedies or resolutions that we propose;
- Reasons for the decisions and actions;
- Options for subsequent internal or external review available to you, as well as relevant timeframes; and
- Where your complaint is upheld, any commitment by us to make a compensation or goodwill payment or action, will be carried out without undue delay and within agreed timeframes.

Escalation of Complaints

If not satisfied with, you have the right to escalate this for further internal review or to the relevant Ombud.