

Stenvest Compliance Declaration

Stenvest is committed to responsible business conduct, the protection of personal information and fair treatment of clients. The following declarations outline the Company's commitments to privacy, transparency, ethical conduct and accessible reporting channels.

1. POPIA Compliance Declaration

Stenvest is committed to protecting personal information in accordance with the Protection of Personal Information Act, 4 of 2013 ("POPIA"). Personal information is processed for specified, lawful purposes connected with enquiries, service delivery and applicable legal obligations. The Company applies reasonable safeguards to protect its confidentiality and security.

Privacy enquiries and requests relating to access, correction or other POPIA rights may be submitted to admin@stenvest.co.za or through <https://www.stenvest.co.za/contact-us/>. Further information is provided in Stenvest's website Privacy Statement.

2. Fair Treatment Assurance

Stenvest places fairness, transparency and accountability at the centre of its client relationships. The Company is committed to providing clear information, acting with appropriate care and supporting informed decisions throughout the service relationship.

The Company's approach to Treating Customers Fairly ("TCF") includes considering clients' needs, providing suitable advice where applicable, maintaining appropriate service standards and avoiding unreasonable barriers to enquiries, changes or complaints. Staff awareness and ongoing review support these commitments. The TCF Policy is available upon request.

3. Conflict of Interest Policy Statement

Stenvest is committed to acting honestly and fairly, with due skill, care and diligence, in the interests of its clients. Its Conflict of Interest Policy sets out measures to identify, avoid or manage actual and potential conflicts, including circumstances that could reasonably be perceived as a conflict.

Where a conflict cannot be avoided, the Company is committed to appropriate mitigation and disclosure so that clients can make informed decisions. The Conflict of Interest Policy is available upon request.

4. Complaints Handling Declaration

Stenvest welcomes feedback and is committed to handling complaints fairly, consistently and promptly. Complaints may be submitted to clients@stenvest.co.za or through the website contact form. Complainants should provide contact details, a description of the concern and relevant supporting information.

The Company will acknowledge complaints, investigate the issues raised and communicate the outcome and available escalation options. Where a complaint remains unresolved, it may be referred to the Office of the Ombud for Financial Services Providers (“FAIS Ombud”), subject to its jurisdiction and applicable rules. The FAIS Ombud may be contacted on 012 762 5000, at info@faisombud.co.za or through <https://www.faisombud.co.za>. The Complaints Policy is available upon request.

5. Whistleblowing Policy Declaration

Stenvest encourages the reporting of suspected misconduct, fraud, unlawful conduct and breaches of its policies. Concerns may be reported on +27 21 595 4630 or to admin@stenvest.co.za.

The Company is committed to protecting persons who make protected disclosures from retaliation. Reports will be assessed fairly and handled with appropriate confidentiality, with information shared only where necessary for investigation or legal requirements. The Whistleblowing Policy is available upon request.

Requests for the policies referred to above may also be submitted through Stenvest’s website contact form.