COMPLAINTS PROCEDURE

REAL VIRTUAL ASSET VENTURE (PTY) LTD

Registration Number: 2024/767369/07
Juristic Representative of Fincor Select (Pty) Ltd
Authorised Financial Services Provider • FSP 36046

Effective date	15 July 2026
Public contact	rvav2@fincor.ai

This procedure is available free of charge and must be read together with RVAV's Complaints Management Framework and applicable regulatory disclosures.

1. Purpose and commitment

Real Virtual Asset Venture (Pty) Ltd ("RVAV") is committed to handling complaints fairly, promptly, consistently and transparently. This public procedure explains how a client or prospective client may lodge a complaint, what information should be provided, how RVAV will investigate the matter, and what further remedies are available.

RVAV is a juristic representative of Fincor Select (Pty) Ltd, an authorised financial services provider (FSP 36046). Complaints concerning financial services rendered by RVAV are handled under the oversight of Fincor Select and in accordance with the FAIS framework and Treating Customers Fairly principles.

2. What is a complaint?

A complaint is an expression of dissatisfaction by a client or prospective client relating to a financial product, financial service, transaction, disclosure, fee, conduct, delay, error or other service provided by or on behalf of RVAV, where a response or corrective action is reasonably expected.

3. How to lodge a complaint

Email	rvav2@fincor.ai (use the subject line: “Formal Complaint”)
Website	Submit through the complaints or contact form at www.rvavventure.com
Address	81 Featherview Estate, Falls Road, Krugersdorp, 1739
Attention	Key Individual

There is no fee for lodging or pursuing a complaint through RVAV’s internal complaints process.

4. Information to include

To help RVAV investigate the complaint efficiently, please provide:

- your full name and preferred contact details;
- your client, account, application, order or transaction reference, where applicable;
- the date or approximate date of the event complained about;
- a clear description of what happened and why you are dissatisfied;
- copies of relevant correspondence, confirmations, screenshots or supporting documents;
- the outcome or remedy you are seeking; and
- proof of authority if the complaint is submitted by another person on your behalf.

RVAV may request additional information or proof of identity where this is reasonably necessary to verify the complainant, protect confidential information, or investigate the matter. Only information relevant to the complaint should be submitted.

5. What happens after submission

1	**Receipt and acknowledgement** RVAV will record the complaint, issue a reference number and acknowledge receipt within 2 business days.
2	**Assessment and allocation** The complaint will be assessed for urgency, risk and subject matter, and allocated to an appropriately trained and impartial person. Serious matters may be escalated immediately to the Key Individual, compliance function or Fincor Select.
3	**Investigation** RVAV will review the relevant records, correspondence, transaction information and any response from staff members, representatives, exchanges, banks, payment providers or other service providers involved.
4	**Updates** The complainant will be kept reasonably informed of progress and advised if further information is required or if a reasonable delay is expected.
5	**Outcome** RVAV will provide a written outcome in plain language, including the reasons for the decision and any corrective action, redress, escalation or review rights.

Target timeframes: RVAV aims to resolve straightforward complaints within 5–7 business days where practical. More complex complaints may take longer, but RVAV will endeavour to provide a final response within 6 weeks of receipt.

6. Possible outcomes

- The complaint is upheld in full or in part, with an explanation and appropriate corrective action or redress.
- The complaint is rejected, with clear and adequate reasons and information about further review or external referral.
- The matter is treated as a service query rather than a formal complaint, and is redirected for prompt assistance.
- The matter is referred to Fincor Select, a product or service provider, bank, exchange, payment provider or other relevant party, while RVAV retains appropriate oversight.

7. Internal review and escalation

A complainant who is dissatisfied with RVAV's outcome may request an internal review. The request should explain why the outcome is disputed and identify any new evidence or information that should be considered. The review may be conducted or overseen by the Key Individual, Fincor Select's complaints function, compliance officer or another appropriately senior and impartial person who was not responsible for the original decision, where reasonably practicable.

8. Referral to the FAIS Ombud

Where a complaint relates to a financial service governed by FAIS and remains unresolved, or the complainant is dissatisfied with the final response, the complainant may approach the Office of the FAIS Ombud, subject to the Ombud's jurisdiction and rules.

Office	FAIS Ombud
Postal address	P.O. Box 41, Menlyn Park, 0063
Telephone	012 762 5000 / 086 066 3274
Email	info@faisombud.co.za
Website	www.faisombud.co.za

A referral should generally be made within 6 months of the final response or the expiry of the applicable internal resolution period, subject to the current rules and requirements of the FAIS Ombud. The Ombud may require proof that the complaint was first submitted to RVAV or Fincor Select.

9. Privacy and confidentiality

Personal information submitted during the complaints process will be processed only for legitimate complaint-handling, legal, regulatory, fraud-prevention and record-keeping purposes. Information may be shared with Fincor Select, relevant representatives, service providers, regulators, ombuds, legal advisers or law-enforcement authorities where reasonably necessary or legally required. RVAV will apply appropriate confidentiality and security safeguards in accordance with POPIA.

10. Record keeping and continuous improvement

RVAV records formal complaints, supporting evidence, communications, decisions and outcomes in its complaints register. Records are retained for at least 5 years, or longer where required by law, an investigation, litigation or regulatory instruction. Complaint trends and root causes are reviewed to improve systems, controls, disclosures, training and client outcomes.