

Treating customers fairly ("TCF") policy statement

Sable International Fx (Pty) Ltd, FSB number 41900 is committed to ensuring that the Financial Services Board's initiative of "Treating Customers Fairly" (TCF) is embedded in all areas of our business.

Our clients are our most valuable asset and our aim is to

- Protect the interests of our clients at each stage of the advice process, from the very first meeting through to the regular annual reviews.
- Endeavour to meet our clients' expectations of high quality service.

Our TCF Policy is centred around the FSCA's guidelines and the six outcomes produced:

● OUTCOME 1

Consumers can be confident that they are dealing with firms where the fair treatment of customers is central to the corporate culture.

We send out client surveys to ensure that any post deal feedback is received and actioned. Should there be any complaints, this is forwarded onto our customer services manager and proactive follow-up is completed. This is done within 5 business days.

● OUTCOME 2

Products and services marketed and sold in the retail market are designed to meet the needs of identified consumer groups and are targeted accordingly.

We have regular meetings with our brand department to ensure our marketing material is focused and prepared in the correct manner. Not misrepresenting our services to the client. Our offering is very specific in nature and therefore not much "matching" is required for clients and product.

● OUTCOME 3

Customers are provided with clear information and are kept appropriately informed before, during and after the point of sale.

Process very simple and clearly explained before any commitment. Client also receives a copy of our mandate that provides further information about our offering.

● OUTCOME 4

Where consumers receive advice, the advice is suitable and takes account of their circumstances.

No advice is provided. We only provide factual information about the process.

Forex

SA: +27 (0) 21 657 2153 | UK: +44 (0) 20 7759 7554 | AUS: +613 (0) 86 514 500
13th Floor, One Croydon, 12-16 Addiscombe Road, Croydon, CR0 0XT | E: forex@sableinternational.com | W: www.sableinternational.com/forex

Sable International FX Limited is registered with HM Revenue & Customs (HMRC) in the UK as a Money Services Business (MSB registration number 12148630) and also with the Financial Conduct Authority (FCA) as an authorised payment institution (Authorisation number 517570). We hold an Australian Financial Services Licence (AFSL) issued by ASIC to deal in foreign exchange (AFSL number 335126) and we are registered with the Financial Sector Conduct Authority (FSCA) in South Africa (FSP no. 41900)

Treating customers fairly ("TCF") policy statement

OUTCOME 5

Consumers are provided with products that perform as firms have led them to expect, and the associated service is of an acceptable standard and as they have been led to expect.

We have a very basic model. We provide an intermediary that allows clients to exchange funds and send them out of the country in line with SARB regulation. We regularly provide feedback to our product providers and they in turn provide us with information relating to any product related changes.

OUTCOME 6

Consumers do not face unreasonable post-sale barriers imposed by firms to change product, switch provider, submit a claim or make a complaint.

Our offering is conducted on a deal by deal basis during business days. Thereafter the client has no obligation to use us again. There are therefore very little post sale barriers.

Our Commitment

- We will perform a Full Needs Analysis upfront to ascertain the client's details, financial status and financial needs.
- We will prepare a Record of Advice detailing all relevant information required by the client to make an informed decision.
- We will disclose all costs and risks involved with the product being recommended.
- We will make sure that the client understands the Record of Advice and any risks associated with any product recommended.
- We will ensure that all Conflicts of Interest are clearly disclosed to enable the client to make an informed decision.
- We will ensure that all client communications are clear, concise and free of jargon.
- We will ensure that all Authorised Representatives have received training on the products being recommended to ensure they understand to which client group each product is most appropriate.
- We will continuously ensure that all staff members fully understand the Six Outcomes detailed above.
- We will listen to client feedback and will deal with any complaints timeously.
- We will set up regular reviews with clients to ensure that the financial product is suitable to their needs and address any client concerns.
- We will ensure that detailed information is provided to clients about their financial products, costs and performance.

Forex

SA: +27 (0) 21 657 2153 | UK: +44 (0) 20 7759 7554 | AUS: +613 (0) 86 514 500
13th Floor, One Croydon, 12-16 Addiscombe Road, Croydon, CR0 0XT | E: forex@sableinternational.com | W: www.sableinternational.com/forex

Sable International FX Limited is registered with HM Revenue & Customs (HMRC) in the UK as a Money Services Business (MSB registration number 12148630) and also with the Financial Conduct Authority (FCA) as an authorised payment institution (Authorisation number 517570). We hold an Australian Financial Services Licence (AFSL) issued by ASIC to deal in foreign exchange (AFSL number 335126) and we are registered with the Financial Sector Conduct Authority (FSCA) in South Africa (FSP no. 41900)