

COMPLAINTS HANDLING PROCEDURE (WEBSITE USE)



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Complaints Handling Procedure

We are committed to handling complaints fairly, consistently and promptly. If you are unhappy with any financial product or service we have provided, we encourage you to tell us so that we can investigate the matter and try to put things right.

What is a Complaint?

A complaint is any expression of dissatisfaction, whether made verbally or in writing, about a financial product or service we have provided or offered. This may include concerns about delay, poor service, mistakes, unfair treatment, or financial loss.

How to lodge a complaint

To help us investigate your complaint as quickly as possible, please provide the following information:

- Your full name and contact details
- Any relevant policy, account or reference number
- A clear description of your complaint
- Key dates and any supporting documents
- Details of any financial loss or inconvenience suffered
- The outcome or remedy you are seeking

Please send your complaint to the Chief Executive Officer, Rudo van Niekerk, ORA Holdings Limited, 1 Carnegie Road, Newbury, RG14 5DJ, United Kingdom, or by email to info@ora.ltd.

What happens next

- We will acknowledge your complaint promptly.
- We will investigate the matter fairly, diligently and impartially.
- We aim to issue our final response within 8 weeks of receiving your complaint.
- If we need more time, we will keep you informed about the progress of our investigation.
- We keep records of complaints and related correspondence in line with applicable legal and regulatory requirements.

If your complaint is not resolved

If you are not satisfied with our final response, or if 8 weeks have passed since you first raised your complaint and you have not received our final response, you may be able to refer your complaint to the Financial Ombudsman Service. You must usually do so within 6 months of the date of our final response letter.

Financial ombudsman service

Exchange Tower

London E14 9SR

Telephone: 0800 023 4567 or 0300 123 9123

From abroad: +44 20 7964 0500

Change log

Version No	Description of Change	Change By	Authorised By	Date
1.0	Creation (KANA)	Rudo van Niekerk	Exco/Board	26/06/2024
1.0	Review	Rudo Van Niekerk	Exco/Board	07/06/2026
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