

TREATING CUSTOMER FAIRLY STATEMENT OF COMMITMENT

Treating Customers Fairly ("TCF") is an outcomes based regulatory and supervisory approach designed to ensure that regulated financial institutions deliver specific, clearly set out fairness outcomes for financial customers. TreasuryONE (Pty) Ltd ("TreasuryONE"), as a regulated entity is expected to demonstrate that they deliver the following 6 TCF Outcomes to our Clients throughout the product life cycle, from product design and promotion, through advice and servicing, to complaints and claims handling:

- (1) **Culture** - Clients can be confident that TCF is central to TreasuryONE culture
- (2) **Product Design** - Services & Products marketed and sold are designed to meet the needs of identified Client groups and are targeted accordingly
- (3) **Clear Communication** - Clients are provided with clear information and kept appropriately informed before, during and after point of sale
- (4) **Suitable Advice** - Where advice is given, it is suitable and takes account of our Client's circumstances
- (5) **Performance and Standards** - Services & Products is of an acceptable standard as TreasuryONE has led Clients to expect
- (6) **Complaints and Changes** - Clients do not face unreasonable post-sale barriers imposed by TreasuryONE to change product, switch providers, submit a claim or make a complaint.

It is our committed objective to ensure that all our Clients or potential Clients can be confident that they are dealing with an FSP where the fair treatment of Clients is central to the corporate culture. We use our best efforts to ensure that at all times we, our staff members and representatives render financial services honestly, fairly, with due skill, care and diligence, and in the interests of Clients and the integrity of the financial services industry. Delivery of the TCF outcomes is a core feature of the FSP's stated values, code of conduct and ethics policy.

TreasuryONE is committed to conducting its FX Market activities in a manner consistent with the principles of the FX Global Code, a set of global principles of good practice in the foreign exchange market. TreasuryONE is committed to act fairly and to deal with FX Clients in a consistent and appropriately transparent manner.

TreasuryONE has appointed a TCF Champion as part of its commitment to treat its Clients fairly. The TCF Champion is actively involved with embedding the TCF Principles into TreasuryONE and instilling a culture where the fair treatment of Clients is embraced and adopted. The TCF Champion assist the governing body of TreasuryONE to implement and adopt business processes aimed at ensuring that the organisation is at all times achieving the outcomes of TCF. The TCF Champion has the authority to approach and speak to staff members at all levels about the delivery and achievement of the TCF outcomes.

Hennie De Klerk

Managing Director
Hennie de Klerk
Date: 2021-01-27

Marius Schoeman

TCF Champion Signature
Marius Schoeman
Date: 2021-01-27