



ONALEK FINANCIAL REACH (PTY) LTD

INTERNAL POLICIES

1. CLIENT FAIR TREATMENT POLICY

ONALEK FINANCIAL REACH (PTY) LTD is committed to treating all clients fairly, honestly, and with respect at all times. The company ensures that clients are offered financial services that are appropriate to their needs, financial circumstances, and level of understanding. No client shall be subjected to discrimination, unfair pressure, or misleading information. All engagements with clients must prioritise their best interests and long-term financial wellbeing.

2. TRANSPARENCY AND DISCLOSURE POLICY

The company commits to full transparency in all financial dealings. Clients shall be provided with clear, accurate, and understandable information regarding services offered, fees, commissions, risks, and contractual terms before entering into any agreement. All disclosures must be made in plain language. Any changes to fees, services, or terms must be communicated to clients timeously and in writing.

3. COMPLAINTS HANDLING AND DISPUTE RESOLUTION POLICY

ONALEK FINANCIAL REACH (PTY) LTD recognises the importance of effective complaint resolution. Clients may submit complaints verbally or in writing. All complaints shall be acknowledged promptly, investigated fairly, and resolved within a reasonable timeframe. Where a complaint cannot be resolved internally, clients will be informed of further escalation options. No client shall be victimised for lodging a complaint.

4. DATA PROTECTION AND CONFIDENTIALITY POLICY

The company is committed to protecting the confidentiality and privacy of client information in line with applicable data protection laws. Client information shall be collected only for legitimate business purposes and stored securely. Access to client

data shall be limited to authorised personnel only. Employees are prohibited from disclosing client information without proper consent or legal obligation.

5. ETHICAL CONDUCT AND ANTI-CORRUPTION POLICY

ONALEK FINANCIAL REACH (PTY) LTD upholds the highest standards of ethical conduct. All employees and representatives must act with integrity, honesty, and professionalism. The company strictly prohibits fraud, bribery, corruption, misrepresentation, and conflicts of interest. Any potential conflict must be disclosed immediately and managed transparently.

6. RISK MANAGEMENT POLICY

The company is committed to identifying, assessing, and managing risks that may affect its operations, clients, or reputation. Regular risk assessments shall be conducted to identify financial, operational, legal, and reputational risks. Appropriate controls and mitigation strategies shall be implemented to minimise potential harm.

7. FAIR PRICING AND AFFORDABILITY POLICY

ONALEK FINANCIAL REACH (PTY) LTD ensures that all pricing structures are fair, reasonable, and aligned with the value of services provided. Fees shall be clearly communicated and agreed upon prior to service delivery. No hidden charges shall be imposed. Where applicable, affordability assessments shall be conducted to ensure services do not place undue financial strain on clients.

8. STAFF TRAINING AND COMPETENCY POLICY

The company is committed to maintaining a skilled and knowledgeable workforce. Employees shall receive appropriate training in financial regulations, ethical conduct, client service, and company procedures. Continuous professional development shall be encouraged to ensure competence and compliance with industry standards.

9. SERVICE STANDARDS POLICY

ONALEK FINANCIAL REACH (PTY) LTD commits to delivering consistent, professional, and timely services. Employees shall adhere to defined turnaround times, maintain

clear communication with clients, and conduct themselves professionally at all times. High service standards are essential to building client trust and operational efficiency.

10. POLICY REVIEW AND COMPLIANCE

All company policies shall be reviewed regularly to ensure relevance, effectiveness, and compliance with applicable laws and regulations. Employees are required to familiarise themselves with and adhere to these policies. Non-compliance may result in disciplinary action.

Approved by: Management of ONALEK FINANCIAL REACH (PTY) LTD

Effective Date: 19/01/2026

Signature by CEO: _____