



Treating Customers Fairly (TCF)

Integral subscribes to all the principles of TCF, namely:

- Fair treatment of our clients is critical to our culture
- Products and services provided are designed to meet client needs and are targeted accordingly
- We endeavour to give our clients clear information, and to keep them informed throughout the contracting period
- We do our best to provide clear suitable advice that is tailored to our clients' needs
- We meet the service and performance expectations that we create
- Our clients are not exposed to unreasonable post-sales barriers when making any changes to portfolios, or if they wish to lodge a complaint.

Integral Asset Management undertakes to:

- Act honestly and fairly, and with due skill, care and diligence, in the interest of the Client;
- Have and employ effective resources, procedures and appropriate technological systems for the proper performance of the agreed financial services;
- Seek from the Client appropriate and available information regarding his financial situation, product experience and objectives in connection with the Services required at date of advice;
- Treat the Client fairly in a situation of conflicting interests;
- Make adequate disclosures of relevant material information, including disclosures of costs and fees associated with the services rendered or products sold to the client and actual or potential own interests, in relation to dealings with the Client;
- Be responsible for adequate and appropriate record-keeping;
- Avoid fraudulent and misleading advertising, canvassing and marketing.
- Comply with all relevant regulatory and statutory requirements, codes of conduct and common law requirements that impact on Integral, including but not limited to, FAIS and FICA.

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Integral Asset Management (Pty) Ltd is an authorised financial services provider
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