



TREAT CUSTOMERS FAIRLY POLICY

Treat Customers Fairly

POLICY

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1. Introduction

- 1.1 IFX Brokers™ Holdings (referred to as, "IFX Brokers, the "Company", "us", "we", "our", "ours", "ourselves" as appropriate) is a trading name of IFX Brokers Holdings (Pty) Ltd (Registration No. 2017/027249/07). Our distribution and market conduct is regulated by the Financial Sector Conduct Authority (Authorized Financial Services Provider number 48021). The issuance of CFD's is regulated by The Financial Markets Act, 2012. Our registered address is 79 Da Gama Road, Jeffreys Bay, 6330.

2. Scope of the Policy

- 2.1 IFX Brokers Holdings (Pty) Ltd. (referred to as "IFX Brokers, the "Company", "us", "we" and "our") provides you with this Treat Customers Fairly Policy to ensure that our Clients receive the highest standards of client service, enhanced service quality and fair outcomes, based on openness and transparency.
- IFX Brokers is committed to the fair treatment of all clients and recognises that client satisfaction and a successful intermediary network is the foundation on which to build sustainable entity. Delivering optimal client outcomes is an industry wide responsibility and requires participation from all parts of the business. Apart from any legislative or regulatory obligations, treating customers fairly is a business imperative.

3. Outcomes

In support of Regulatory Requirements, the Treat Customers Fairly Policy contains 6(six) key outcomes, which are central to the Policy.

Outcome 1 – General measures to ensure clients can confidently contract with IFX

Customers are confident that they are dealing with firms where the fair treatment of customers is central to the firm culture.

Outcome 2 – Products and Services Selection

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

Outcome 3 – Providing Information

Customers are given clear information and are kept appropriately informed before, during and after the time of contracting.

Outcome 4 – Suitability of advice

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

Outcome 5 – Product performance and service levels are of expected standard

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

Outcome 6 – Customers are not barred from making changes or instituting withdrawals and complaints

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

4. IFX Brokers Holdings (Pty) Ltd Fairness Outcomes

IFX will strive to comply with and contribute to the following TCF Fairness outcomes, viewed from the clients' perspective:

4.1 Outcome 1 – General measures to ensure clients can confidently contract with IFX

4.1.1 Clients are confident that they are dealing with a reputable provider where the fair treatment of clients are central to IFX's culture. Providing strict policies and procedures, adapted across all levels of employees, Our distribution and market conduct is regulated by the Financial Sector Conduct Authority (Authorized Financial Services Provider number 48021). The issuance of CFD's is regulated by The Financial Markets Act, 2012.

4.2 Outcome 2 – Products and Services Selection

4.2.1 IFX Brokers Holdings (Pty) Ltd is not an investment manager but purely a trading infrastructure provider. Provision of services are defined in Clause 8 of the Customer Agreements, which client agrees to at time of opening an account. Warnings around risk of loss is included as a standard part of our onboarding process.

4.2.2 IFX ascertains the appropriateness of our services for all new clients prior to opening their accounts, ensuring it is in line with their knowledge and experience.

4.2.3 IFX perpetually upgrade our instruments and services to offer clients the finest low-cost trading service in line with market and regulatory frameworks.

4.2.4 IFX ensure that its services are delivered with clarity and transparency and do not contain hidden conditions or rely on complex technical definitions.

4.2.5 IFX ensure that its Clients fully understand the risk associated with its services, by providing them with a clear detailed Risk Disclosure.

4.3 Outcome 3 – Providing Information

4.3.1 IFX aims to treat its Clients fairly and deliver high quality services which meet their expectations throughout their relationship with us.

4.3.2 IFX recognize that our employees are critical to delivering a positive client experience and ensuring customers are treated fairly. Continuous training and employee development support this objective.

4.3.3 IFX employees are fully trained in dealing with Clients, and in treating them fairly. The Company remunerates and incentivises its employees to encourage them to deal with all clients fairly.

4.3.4 Clients are welcomed with a range of "How to" print ready articles to assist in the navigation around their client portal.

4.3.5 Regular newsletters and articles are shared to all register members.

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4.3.6 The MT4 trading platform submit daily account statements to clients with all trading activities during the last 24 hours. Clients have full access to MT4 platform, both from desktop and MT4 and can log in and view results at any time.

4.4 Outcome 4 – Suitability of advice

4.4.1 Clients are dealt with on an execution-only basis and IFX Brokers Holdings (Pty) Ltd will not make personal recommendations or advise on the merits or suitability of purchasing, selling or otherwise dealing in particular investments or executing particular Transactions, their legal, tax, accounting or other consequences or the composition of any account or any other rights or obligations attaching to such investments or Transactions. Clients should however bear in mind that merely explaining the terms of a Transaction or Financial Instrument or its performance characteristics does not itself amount to advice on the merits of the investment.

4.5 Outcome 5 – Product performance and service levels are of expected standard

4.5.1 IFX Brokers Holdings (Pty) Ltd.'s product complies to local and International standards in the provision of Brokerage Platforms, Client Relationship Management Software and Pricing Feeds. Regular backup of critical services and monitoring software contribute a 99.9% up time.

4.6 Outcome 6 – Customers are not barred from making changes or instituting withdrawals and complaints

4.6.1 IFX clients do not face unreasonable post sale barriers. Our sophisticated Secure Client Portal (CRM) allow clients almost instant deposit, withdrawal, and other post-sales trading related functionalities. Our complaints procedure and instant support infrastructure further enhance the client's user experience.