



Complaints Handling Policy



1. Introduction

At InvestIQ Oak Wealth Pvt Ltd, we value our clients and aim to provide exceptional service. We are committed to resolving any concerns or complaints swiftly and effectively. This policy outlines our approach to handling complaints and the steps clients can take to address any issues they may have with our services.

2. Definition of a Complaint

A complaint is any expression of dissatisfaction from a client regarding the services, products, or staff of InvestIQ Oak Wealth Pvt Ltd. Complaints may relate to issues such as:

- Poor service or delays
- Errors in processing transactions
- Misunderstanding of terms or agreements
- Any action or inaction perceived as unprofessional or unethical

3. How to Make a Complaint

Clients can submit their complaints through the following channels:

- **In Writing:** Address a formal letter to the Managing Director at InvestIQ Oak Wealth Pvt Ltd's registered office.
- **Email:** Send a detailed email to coreen@investiqoak.co.zw.
- **Phone:** Call our Customer Support team on **0772144333**.
- **In Person:** Visit our office to meet with a Compliance Officer who will log the complaint.

4. Acknowledgment of Complaints

Once a complaint is received, we will:

- Acknowledge receipt of the complaint within **2 working days**.
- Assign the complaint to the appropriate team or officer.
- Provide the complainant with a reference number for future correspondence.

5. Investigation Process

The investigation process includes:

- A thorough review of the details provided by the complainant.
- Collection of any relevant documents or information from internal records.

- Discussions with staff members involved in the matter.
- Compliance checks to ensure the issue does not relate to regulatory breaches or non-compliance.

The assigned officer will aim to complete the investigation within **10 working days**. In complex cases, this may be extended, but clients will be informed if more time is required.

6. Resolution and Communication

Once the investigation is complete:

- The client will be notified of the outcome in writing or via email.
- Where the complaint is upheld, InvestIQ Oak Wealth will offer an appropriate remedy, which may include:
 - Corrective actions (e.g., reversing an error or making changes to internal processes)
 - Compensation where applicable
- If the complaint is not upheld, a clear explanation will be provided.

7. Escalation Process

If the client is unsatisfied with the resolution, they may escalate the complaint:

- **Internal Appeal:** Request a review by the Managing Director within **5 working days** of receiving the outcome.
- **External Review:** If still unsatisfied after the internal appeal, the client may refer the matter to external bodies such as the Securities and Exchange Commission of Zimbabwe (SECZim) or the Zimbabwe Stock Exchange (ZSE).

8. Confidentiality

All complaints will be treated with confidentiality, and personal information will only be shared as necessary to resolve the complaint, in accordance with our data protection policies.


9. Monitoring and Reporting

InvestIQ Oak Wealth will maintain a register of all complaints received. The Compliance Officer will report regularly to senior management on complaints, resolutions, and any trends identified. These reports will be used to improve service delivery and ensure compliance with regulatory requirements.

Name: Careen Vengji Madanika

Date: 23/10/2024

Compliance Officer:

Signature: 

Name: Matheide Maloolu

Date: 25/10/2024