

Capitota Whistleblower FAQs and Policy

Whistleblower FAQs

1. What is whistleblowing?

Whistleblowing refers to reporting unethical, illegal, or fraudulent activities within the company, such as financial misrepresentation, corruption, or misconduct.

2. Who can report misconduct?

Employees, customers, suppliers, or stakeholders can report suspected wrongdoing that may impact company integrity or financial services.

3. What kind of issues should be reported?

- Financial fraud or misrepresentation
- Consumer rights violations
- Corrupt or unethical business practices
- Money laundering or illegal transactions
- Harassment or discrimination within the workplace

4. How can I report misconduct?

You can report via whistleblower@capitota.co.za. Reports may be made anonymously if preferred.

5. Will my identity be protected?

Yes, all whistleblower reports are treated with strict confidentiality. If anonymity is requested, steps will be taken to ensure protection.

6. What happens after I report an issue?

Reports are reviewed by our compliance team. If substantiated, corrective measures will be taken, including legal action if necessary.

7. Will I face retaliation for reporting?

No. Retaliation is strictly prohibited. Employees who retaliate against whistleblowers will face disciplinary measures.

8. Can I follow up on my report?

You will receive a case reference number, allowing you to check the status of your report while maintaining confidentiality.

Whistleblower Policy

1. Purpose

This policy ensures ethical business conduct within our credit services by encouraging whistleblowing and protecting those who report wrongdoing.

2. Scope

Applies to employees, customers, suppliers, and external stakeholders interacting with the company.

3. Reporting Mechanisms

Reports can be submitted via whistleblower@capitota.co.za. Whistleblowers may choose to remain anonymous.

4. Confidentiality & Anonymity

All disclosures will be treated as confidential, ensuring whistleblower protection. Anonymity is safeguarded where required.

5. Investigation Process

Upon receiving a report, the compliance team will assess the claim and conduct an internal investigation. If necessary, external regulatory bodies may be involved.

6. Protection Against Retaliation

Any form of retaliation, discrimination, or harassment against whistleblowers is strictly prohibited. Violators will face disciplinary action.

7. False Reports

Knowingly submitting false or misleading reports may result in disciplinary consequences.

8. Compliance & Review

This policy aligns with financial regulations and is periodically reviewed to maintain effectiveness.
