

COMPLAINTS

CACEIS Bank, Luxembourg Branch (“the Bank”) has established a compliant policy which enables investors of funds under collective management and clients to file a complaint in one of the official languages (FR, DE, EN) of the regulatory authority in Luxembourg, the Commission de Surveillance du Secteur Financier (“CSSF”).

Investors of funds under collective management and clients may lodge a complaint by sending it, either:

▪ **For Investors:**

- By post to the following address:
CACEIS BANK, Luxembourg Branch
Investor Services
5, allée Scheffer
L-2520 Luxembourg
Grand-Duché du Luxembourg

- By e-mail, to the following address:
FDS-Investor-services@caceis.com

▪ **For Clients:**

- By post to the following address:
CACEIS BANK, Luxembourg Branch
Sales Department
5, allée Scheffer
L-2520 Luxembourg
Grand-Duché du Luxembourg

- By e-mail, to their Relationship Manager.

In order to ensure that complaints are handled as promptly and efficiently as possible, the following documents must to be provided:

- a copy of a valid Identity Document (ID) of the claimant (natural person) or, where the claimant is a legal person, of the natural person representing this legal person;
- where a claimant acts on behalf of another physical person or on behalf of a legal person, a document showing that the person is legally entitled to do so;
- a detailed chronological statement of the facts underlying the complaint.

An Acknowledgment of Receipt will be addressed to claimant within a maximum of ten business days following the receipt of the complaint unless the response is produced during this period.

The Bank commits to providing the claimant with a response within a maximum of one month following the date of receipt of the complaint. The claimant will be kept updated on the progress of the complaint. If a response cannot be produced within one month, the Bank will provide the claimant with a reason for the delay and a date at which the response will be provided.

If the claimant considers that a satisfactory answer was not received within the previously mentioned timeframe, they may escalate the request directly to a member of the Bank’s management responsible for complaint administration, using the following e-mail address: CLAIM-Luxembourg@caceis.com

Finally, if after this process, the claimant remains unsatisfied with the handling of the complaint, based on CSSF Regulation No. 16-07 relating to the out-of-court resolution of complaints, a complaint can be filed with the Commission de Surveillance du Secteur Financier within one year of filing the initial complaint with the Bank.

The request can only be filed with the CSSF by using one of the contact methods listed on the official website’s contact page – www.cssf.lu The complaint must be submitted in written form and can be sent to the CSSF by post, fax and e-mail or can be uploaded via the online contact form.