

## COMPLAINTS

CACEIS Bank, Luxembourg Branch (the Bank) has implemented a complaints management policy which gives mutual fund investors, clients, as well as to any person, even in the absence of a contractual relationship, the ability to issue a complaint which must be submitted in one of the official languages of the Luxembourg Supervisory Authority, the Commission de Surveillance du Secteur Financier (CSSF).

The complainants have the option of submitting their claim to:

- By post, to :

**CACEIS BANK, Luxembourg Branch**  
**Département des Risques Opérationnels et Contrôles Permanents**  
5, allée Scheffer  
L-2520 Luxembourg  
Grand-Duchy of Luxembourg

- By email to: [CLAIM-luxembourg@caceis.com](mailto:CLAIM-luxembourg@caceis.com)

An Acknowledgment of Receipt will be sent by the Bank to the complainant within a maximum period of 10 working days from the date of dispatch of the complaint, unless the response is made within this same period.

The Bank undertakes to send a response to the complainant within a maximum period of one month from the day of receipt of the complaint. The complainant will be kept informed of the current state of processing for the complaint and in the event that a response cannot be provided within the specified period, the Bank will send a notification, explaining the reasons for the delay and the date by which they can expect a response to be sent.

If the complainant considers that a satisfactory response has not been received within the timeframe mentioned above, the complaint can be addressed directly to the Member of the Bank's Management responsible for processing complaints, at the following address: [LB-DIRECTION-CBLB@caceis.com](mailto:LB-DIRECTION-CBLB@caceis.com).

Finally, if after all these steps, the complainant is still unsatisfied with how his request has been processed, it is possible, in line with CSSF regulation No. 16-07 relating to the out-of-court settlement of complaints, to submit a request to the CSSF within a maximum period of one year from the date on which the complaint was lodged with the Bank.

The request must be submitted to the CSSF in writing, either by post (to the address published on [www.cssf.lu](http://www.cssf.lu)), by fax (to the number published on its website), or by e-mail (to the address published on its website), or directly through the CSSF's website.