

## COMPLAINTS

CACEIS Bank, Luxembourg Branch (the Bank) has implemented a complaints management policy which gives mutual fund investors and clients 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).

Mutual fund investors and clients can submit a complaint, either:

- 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)

In order to ensure a complaint is processed as quickly as possible, the claimant must submit it along with the following documents and information:

- a copy of a valid identity document for the claimant if a private individual or, if the claimant is a legal entity, a copy of a valid identity document relating to the private individual representing that legal entity;
- If someone is acting on behalf of an applicant or for a private person, a document attesting to this power of representation;
- a detailed chronological statement of the facts that led to the complaint being made.

An Acknowledgment of Receipt will be sent by the Bank to the complainant within a maximum period of 10 working days following receipt of the complaint, unless the complaint is resolved within that 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 a 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 the 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.