

COMPLAINTS POLICY LEAFLET FOR

OCORIAN (LUXEMBOURG) S.A.

(THE “COMPANY”)

This leaflet is aimed at providing information regarding the complaints policy of the Company in a clear, comprehensible and easily accessible manner for any interested person.

The Company commits to handling all complaints with objectivity and with the aim of ascertaining the truth.

• HOW TO COMPLAIN

In the event a natural or legal person wishes to file a complaint with the Company in order to recognize a right or to redress a harm, the complainant should address a written request that contains a clear chronological description of the issue and the details at the origin of the complaint, either by email or by post, to the following person:

Cyrille Dallant

Cyrille.Dallant@ocorian.com

T +352 27 69 56 23

6C, rue Gabriel Lippmann, L-5365, Munsbach

Grand-Duchy of Luxembourg

The complainant may request the Company to provide a complaint form to be filled in accordingly.

The responsible person for handling complaints within the Company is Cyrille Dallant, MLRO and Authorised Manager.

Should the complainant not receive an answer or a satisfactory answer at this level, the Company offers the possibility to the complainant to escalate the complaint up to the level of the management of the Company.

• PROCESSING TIME FOR COMPLAINTS

The Company will provide a written acknowledgement of receipt within a period which shall not exceed 10 business days after receipt of the complaint, unless the answer itself is provided to the complainant within this period.

Otherwise, the Company shall provide an answer without undue delay and in any case, within a period which cannot exceed one month between the date of receipt of the complaint and the date at which the answer to the complainant was sent. Where an answer cannot be provided within this period, the Company shall inform the complainant of the causes of the delay and indicate a date at which its examination is likely to be achieved.

• RECOURSE TO LUXEMBOURG REGULATOR

Where the complainant is dissatisfied with the answer received from the Company, (s)he/it can file a request with the Luxembourg regulator, the *Commission de Surveillance du Secteur Financier* (the “CSSF”). Such request should be submitted to the CSSF within one year of the complaint having been submitted to the Company.

The request must be filed with the CSSF in writing in Luxembourgish, German, English or French either.:

- by filling in the form (PDF or online) available at the following address: <http://www.cssf.lu/en/consumer/complaints/> ; or
- by mail (simple mailing, no registered letter required) to the following address:
Commission de Surveillance du Secteur Financier
283, route d’Arlon,
L-2991 Luxembourg,
Grand-Duchy of Luxembourg ; or
- by fax sent at the following number: (352) 26 25 12601; or
- by e-mail at the following address: mreclamation@cssf.lu.

In order to facilitate the filing of a request, the CSSF publishes a form on its website. Out-of-court complaint resolution before the CSSF is free of charge. Moreover, no charges will be reimbursed to the parties. The parties keep, at any time, the right to refer the subject matter of the complaint to the competent courts.

• FURTHER INFORMATION

Should you wish to receive further information regarding the complaints policy of the Company, please do not hesitate to contact us using the details provided in the *How to Complain* section.

Complaints policy updated as of: February 2021