
HANDLING OF INVESTOR COMPLAINTS

DEFINITION OF A COMPLAINT

A complaint is an expression of discontent by an investor, whether justified or unjustified, in written form or received in any traceable manner (post, email, recorded phone conversation, etc.) to CA Indosuez Wealth (Asset Management) concerning a product or service offered.

Consequently, the following are excluded: simple requests for information, corrections, advice, clarification or services, expression of expectations or requests for advantages.

During the exchange, the investor must state clearly that he is filing a complaint.

The investor can present his complaint in French or English.

WAYS OF FILING A COMPLAINT

Investors in funds managed by CA Indosuez Wealth (Asset Management) have the right to file a complaint and obtain the relevant procedure free of charge at the registered office of CA Indosuez Wealth (Asset Management) or at the registered office of the funds.

In order to file a complaint, investors can contact CA Indosuez Wealth (Asset Management) either by phone at +352 26 86 69 00, or via email (info@ca-indosuez-am.com), or by post:

CA Indosuez Wealth (Asset Management)
Compliance Officer
31-33, Avenue Pasteur
L-2311 Luxembourg

A Indosuez Wealth (Asset Management) asks investors to explicitly state in their communication that they are filing a complaint. They must include the following information:

- Identity (name and first name) and contact details for a natural person investor (complete address - phone number - mobile phone number and email address);
- Investor's representative (if applicable): Name and first name and capacity as representative;
- Detailed description of the product or service referred to in the complaint;
- Detailed explanation of the reasons for the complaint.

DESCRIPTION OF THE COMPLAINT PROCESS

The Compliance Officer and the manager in charge of the Compliance function ensure that all investor complaints are handled reasonably and promptly and free of charge and transmitted to Authorised Executives and/or directors of CA Indosuez Wealth (Asset Management).

Complaints will be handled promptly, in the interest of objectivity and search for truth.

For each complaint, an acknowledgement of receipt will be sent in writing to the investor within 10 days following the reception of the complaint (unless the complaint is handled and closed within this 10-day deadline) including the name and the contact details of the person in charge of handling the complaint.

A final answer to the investor's complaint will be provided within a maximum period of one month. If this one-month deadline is exceeded, an explanation will be sent in writing to the investor, including the date when the handling of the complaint will be completed.

If the investor does not receive an answer, or receives a unsatisfactory answer, to his complaint, he may send the complaint directly to an executive of CA Indosuez Wealth (Asset Management).

OUT-OF-COURT RESOLUTION OF COMPLAINTS

If the handling of the complaint has not given the investor a satisfactory answer, or if no answer has been provided within the one-month deadline set out at in the preceding paragraph, the investor has the possibility, in accordance with regulations CSSF 13-02 relating to out-of-court resolution of complaints, to submit his complaint to the Commission de Surveillance du Secteur Financier (CSSF).