

INVESTOR RIGHTS (SUMMARY)

Please find a summary of your investor rights in the EU/EEA countries, where the Fund is registered for distribution, related to the Regulation (EU) 2019/1156 on facilitating cross-border distribution of collective investment undertakings.

1 - ENTITLEMENT TO MAKE AN INDIVIDUAL COMPLAINT

A) LIAISING WITH CA INDOSUEZ WEALTH (ASSET MANAGEMENT)

As an Investor in the Fund managed by CA Indosuez Wealth (Asset Management) authorised as Management Company in Luxembourg, you are entitled to make a complaint free of charge in your language. Any such complaint must be handled by the Management Company promptly and effectively.

You will be able to provide us with your detailed complaint either:

- in paper form at CA Indosuez Wealth (Asset Management), 31-33, Avenue Pasteur, L-2311 Luxembourg
- per email at info@ca-indosuez-am.com

Further information on the complaints policy is available at: <https://ca-indosuez.com/fr/pdfPreview/24526>

B) OUT-OF COURT COMPLAINT RESOLUTION WITH THE CSSF

If after discussing with us, you still wish to proceed with an out of court complaint resolution, you may file your complaint with the CSSF **only when it relates to a Luxembourg supervised entity**, meaning CA Indosuez Wealth (Asset Management), authorised as an Management Company under Chapter 15 of the Luxembourg Law of 17 December 2010 relating to undertakings for collective investment, transposing Directive 2009/65/EC as amended.

C) OUT-OF COURT COMPLAINT RESOLUTION RELATED TO A FINANCIAL SERVICE PROVIDER IN YOUR COUNTRY

If your complaint relates to a financial service provider in your country of residence, such as a bank, an insurance company, an investment firm (e.g. a portfolio manager, an investment adviser ...), you must first address your complaint to this financial service provider.

If after discussing with this entity, you still wish to proceed with an out of court complaint resolution, you may file a complaint directly to the appropriate Ombudsman of your country for the specific type of intermediary.

Please find the main Ombudsman (or equivalent) in your country (not exhaustive list). Please verify that the entity for which you have a complaint is a member of this Ombudsman.

COUNTRY	NAME	TYPES OF INTERMEDIARIES	CONTACT	WEBSITE	LANGUAGES
BELGIUM	Ombudsfm	Banks, mortgage banks, credit unions, investment providers, investment intermediaries, securities intermediaries	ombudsman@ombudsfm.be	www.ombudsfm.be	Dutch, French, English, German
	Insurance Ombudsman	Insurance companies, some mortgage intermediaries, some pension intermediaries	info@ombudsman.as	www.ombudsman.as	Dutch, French, English, German
FRANCE	AMF Ombudsman	Investment providers, most investment intermediaries, most securities intermediaries, some pension providers	On AMF website, go to Ombudsman / Médiateur, Access Form	www.amf-france.org	French, English
	Mediator of the French Association of Specialised Finance Companies	Most credit unions, some banks, some mortgage banks	mediateur@asf-france.com	www.lemediateur.asf-france.com	French, English
	Insurance Mediator	Insurance companies, some credit unions, some insurance intermediaries, some pension providers	le.mediateur@mediation-assurance.org	www.mediation-assurance.org	French, English
GERMANY	Real Asset Investment Arbitration Board	Alternative investment fund managers (AIFM), providers of closed-end funds, trust companies, alternative investment funds, closed-end funds	info@ombudsstelle.com	www.ombudsstelle.com	German, English
	Ombudsman of German Cooperative Banks	Most banks, some mortgage banks	kundenbeschwerdestelle@bvr.de	www.bvr.de	German, English
	German Savings Banks Association	Only German savings banks	schlichtung@dsgv.de	www.dsgv.de	German, English

COUNTRY	NAME	TYPES OF INTERMEDIARIES	CONTACT	WEBSITE	LANGUAGES
GERMANY	Ombudsman of German Public Sector Banks	Some banks	ombudsmann@voeb-kbs.de	www.voeb.de/de/ueber_uns/ombudsmann	German, English, French
	Ombudsman Scheme of the Private Commercial Banks	Most banks, most mortgage banks	ombudsmann@bdb.de	www.bankenombudsmann.de/ombudsmann	German, any other language agreed on by the customer and bank
	Ombudsman Private Health and Long-term Care Insurance	Some insurance companies	Complaints can be sent via internet by filling in a specific form.	www.pkv-ombudsmann.de	German
	Ombudsman Scheme for Investment Funds	Some investment providers, some banks and some depositaries	info@ombudsstelle-investmentfonds.de	www.ombudsstelle-investmentfonds.de	German, English
	Arbitration Board at the Deutsche Bundesbank	Mortgage intermediaries, investment providers, investment intermediaries, securities intermediaries, some banks, some mortgage banks, some credit unions	schlichtung@bundesbank.de	www.bundesbank.de	German
	Arbitration Board at BaFin	All institutions under supervision of BaFin	schlichtungsstelle@bafin.de	www.bafin.de	German
	Insurance Ombudsman	Insurance companies, insurance intermediaries	beschwerde@versicherungsombudsmann.de	www.versicherungsombudsmann.de	German, English, French
ITALY	ACF – Securities and Financial Ombudsman	Banks, credit unions, some insurance companies, some investment providers, most investment intermediaries, most securities intermediaries, depositaries	info.acf@consob.it	www.acf.consob.it	Italian, English
	Banking Ombudsman	Banks, investment providers, investment intermediaries	segreteria@conciliatorebancario.it	www.conciliatorebancario.it	Italian, French, English, Spanish
	IVASS – Insurance Supervisory Authority	Insurance companies, insurance intermediaries.	scrivi@ivass.it ivass@pec.ivass.it	www.isvap.it	Italian, English
	ABF – Banking and Financial Ombudsman	Banks, mortgage banks, mortgage intermediaries, credit unions, payment institutions, electronic money institutions, Poste Italiane S.p.A.	abf@bancaditalia.it roma.abf.segreteriaticnica@bancaditalia.it	www.arbitrobanca.riofinanziario.it	Italian, English
SPAIN	Investor Assistance Office – Investors Division of the CNMV	Banks, investment providers, investment intermediaries, securities intermediaries	Serviciode_reclamaciones_CNMV@cnmv.es	www.cnmv.es/portal/Inversor/Indice.aspx	Spanish, English
	Complaints Service of the Directorate-General of Insurance and Pension Funds (DGSFP)	Insurance companies, insurance intermediaries, pension providers, pension intermediaries	reclamaciones.seguros@mineco.es	www.dgsfp.mineco.es/reclamaciones/index.asp	Spanish
	Institutions' Conduct Department (Banco de España)	Banks, savings banks, credit co-operatives, payment institutions and some others	conducta.entidades@bde.es	www.bde.es/bde/es/secciones/servicios/Particulares_y_e/Servicio_de_Recl/	Spanish, English

D) LIAISING WITH FIN-NET

If you have a cross-border complaint related to financial service provider, such as a bank, an insurance company, an investment firm located in another EU/EEA country than yours, you may either:

- Contact the local Ombudsman at that country (please refer to the table above) or
- Place your complaint via FIN-NET, which is an EU network of national organisations, responsible for settling consumers complaints in the area of financial services out-of-court and complying with the principles set out in [Directive 2013/11/EU on alternative dispute resolution \(ADR\)](#).

Summary of the information with FIN-NET:

- FIN-NET website for more details: https://ec.europa.eu/info/business-economy-euro/banking-and-finance/consumer-finance-and-payments/retail-financial-services/financial-dispute-resolution-network-fin-net/fin-net-network/about-fin-net_en
- FIN-NET Form for cross-border complaints (available in your language):

ENGLISH	https://ec.europa.eu/info/sites/default/files/fin-net-complaint-form_en.docx
DUTCH	https://ec.europa.eu/info/sites/default/files/fin-net-complaint-form_nl.docx
FRENCH	https://ec.europa.eu/info/sites/default/files/fin-net-complaint-form_fr.docx
GERMAN	https://ec.europa.eu/info/sites/default/files/fin-net-complaint-form_de.docx
ITALIAN	https://ec.europa.eu/info/sites/default/files/fin-net-complaint-form_it.docx
SPAIN	https://ec.europa.eu/info/sites/default/files/fin-net-complaint-form_es.docx

The FIN-NET member will tell you whether they are able to resolve your problem or may refer you to another organisation that can help you. You may be asked for additional information to assess your case properly. Most FIN-NET members can help you free of charge or at a low cost. They usually reach an outcome within 90 days.

2 - COLLECTIVE REDRESS MECHANISM

A) FOR COLLECTIVE LITIGATION - AT EU LEVEL

The applicable rules for collective action for litigation at European level are detailed in the **Directive (EU) 2020/1828** (dated 25 November 2020).

Please find a short summary of your rights foreseen:

- Domestic or cross border representative actions to defend the collective interests of consumer in cases of mass harm can be taken by non-profit based qualified entities (e.g. consumer organisations or independent public bodies);
- Qualified entities can seek at least 2 types of measures for investor protection: injunctive and redress;
- Penalties under the form of fines, for non-compliance with decisions issued within the representative action will be set out by each Member State;
- Depending on the circumstances of the cases (e.g. interim or definitive measures to stop and prohibit a trader's practice or to eliminate the continuing effects of the infringement), the qualified entities may be able to bring representative actions seeking different types of measures as appropriate.

B) FOR COLLECTIVE LITIGATION - AT COUNTRY LEVEL

A **collective redress mechanism**, as required under Directive (EU) 2020/1828 on representative actions for the protection of the collective interests of consumers, must be implemented in Luxembourg as well as in your EU/EEA country of residency in 2022. More information will be provided for your country once available.

In the meantime, and in the absence of any specific legal or regulatory mechanisms, you may refer to the website of the CSSF by following this link: <https://www.cssf.lu>

Important information

It should be noted that this summary addresses rights conferred on Investors under the applicable legislation governing the operation of the Fund(s) in which you are invested.

You may also be afforded rights under other legislation or regulatory frameworks which are not addressed above.