

HANDLING OF COMPLAINTS BY INVESTORS

CA Indosuez Wealth (Asset Management) has a complaints handling policy in place to ensure that complaints are processed quickly and reasonably.

DEFINITION OF A COMPLAINT

A complaint is a statement of dissatisfaction with CA Indosuez Wealth (Asset Management) whether or not it is well-founded.

WAYS OF FILING A COMPLAINT

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

CA Indosuez Wealth (Asset Management)
Département Conformité [Compliance Department]
31-33 Avenue Pasteur
L-2311 Luxembourg

During the exchange, the investor must state clearly that they are filing a complaint.

Investors must include the following information in their complaint:

- 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.

Investors may present their complaint in French or English.

DESCRIPTION OF THE COMPLAINT PROCESS

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 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 way in which the complaint is handled by CA Indosuez Wealth (Asset Management)'s executive referred to in the paragraph above is unsatisfactory for the investor, CA Indosuez Wealth (Asset Management) will provide them with a full explanation of its position in relation to the complaint and will provide them with details of the out-of-court complaint resolution procedure offered by the Commission de Surveillance du Secteur Financier (CSSF), under which they can refer the matter to the CSSF within one year of the date on which they submitted their request to the company.

Relevant information on the out-of-court complaints procedure, and the form to be completed, are available on the CSSF's website at: <https://www.cssf.lu/en/customer-complaints/>.