

Complaints Procedure

Equiom (Luxembourg) S.A. applies CSSF regulation 16-07 relating to out of court resolution of complaints. Our top priority is to provide you with the highest possible quality of service.

If, however you are not satisfied or should you encounter a problem, there are several contacts that you can reach out to for help.

1) Inform us of your complaint

- Contact your client relationship manager because s/he knows you and is able to advise you quickly
- Send a letter: Equiom (Luxembourg) S.A., Attn: Complaint handling department, 19, rue E. Ruppert, L-2453 Luxembourg, Grand Duchy of Luxembourg

Be sure to indicate that it is a complaint and to include your contact details and the client company concerned.

You will receive confirmation that your complaint is being looked into within a maximum of 10 working days from receipt of the complaint. Should investigations be necessary, you will receive a definitive response within a maximum 30 days.

2) Escalate your complaint

If you are not satisfied with the reply you receive, you can contact the designated member of management responsible for complaint handling:

Mrs. Bernice Harte

Email: BerniceHarte@equiomgroup.lu

Address: Equiom (Luxembourg) S.A., 19, rue E. Ruppert, L-2453 Luxembourg, Grand Duchy of Luxembourg

3) Your complaint has not been resolved to your satisfaction?

If your complaint has not been resolved at management level within the given deadline, or to your satisfaction you may apply to the Luxembourg financial regulator: the Commission de Surveillance du Secteur Financier (“CSSF”). The CSSF has an out-of-court settlement procedure.

- The request procedure can be found here: <http://www.cssf.lu/en/consumer/complaints/>

You can contact the CSSF as follows:

Email: reclamation@cssf.lu

Address: Commission de Surveillance du Secteur Financier, L-2991 Luxembourg, Grand Duchy of Luxembourg

Online form: http://www.cssf.lu/fileadmin/files/Formulaires/Reclamation_111116_FR.pdf

Please note that the CSSF does not intervene:

- if a court or another out-of-court settlement body is already involved;
- in complaints relating to commercial and pricing practices of professionals (charges and commissions), except where prior information to the client is lacking.