

AMUNDI Luxembourg S.A.

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POLICY FOR HANDLING CLIENTS COMPLAINTS

Amundi Luxembourg has set up a complaints handling procedure in order to ensure that complaints received from investors are handled properly and resolved promptly, while always meeting the Clients' best interests. Amundi Luxembourg commits to handle a complaint received from a client in accordance with the following principles:

- transparency towards the Client;
- no additional fees for the Client;
- objectivity;
- efficiency
- timeliness of the answer adapted to the complexity of the complaint.

1.1 Definition of a Client Complaint

A complaint is any expression of dissatisfaction with a product or service provided or offered by Amundi Luxembourg.

1.2 Procedure for submission of complaints

The Client may file a complaint in any official language of his country, free of charge, and the communication should clearly indicate that it is a complaint.

A complaint has to be submitted by the Client in writing (by mail or email) through any of his usual financial intermediary, which is either:

- the advisor of his bank agency, or
- the distributor, or
- the commercial agent of the asset management company in direct relation with the Client.

The Client shall explain in details the facts originating the complaint, enclosing all relevant supporting documentation.

The Client can also contact our Client Servicing Department either by email [info@amundi.com] or by mail at the following address:

Amundi Luxembourg S.A.
Service Clients
5 allée Scheffer
L-2520 Luxembourg
LUXEMBOURG

In the cases where a Client has invested in funds managed by Amundi Luxembourg through a Nominee¹ and is dissatisfied with the service provided by the latter, the Nominee is first responsible for handling the complaint.

If the Nominee's response dissatisfies the Client, Amundi Luxembourg might be involved, through the intermediary, in the complaint's resolution.

1.3 Complaints' resolution process

The Client Servicing Department of Amundi Luxembourg is responsible for complaints handling.

On receipt of a complaint, the Client Servicing Department sends the Client a written acknowledgement, within ten working days, providing early reassurance that it has received the complaint and is dealing with it. The Client is also informed of the name and contact details of the person handling the complaint. Then, the Client is informed of any development during the process.

Amundi Luxembourg will provide the Client with its answer within maximum one month from the date of receipt of the complaint. Where Amundi Luxembourg considers that due to the nature of the complaint it shall exceed this period, the Client is informed on the reasons of the delay and the date in which the examination is likely to be achieved.

The Client is given the opportunity to rise in second instance the complaint up to the level of the management by sending a letter to the Conducting Officer responsible for complaint handling.

1.4 Out-of-court complaint settlement by the Commission de Surveillance du Secteur Financier (CSSF)

Where the complaint handling at the level of the management did not result in a satisfactory response for the Client, the latter may be entitled to refer it to the CSSF within the year of its formal lodging of a complaint to the level of the management of Amundi Luxembourg in order to obtain an amicable settlement:

Commission de Surveillance du Secteur Financier (CSSF)
Département Juridique – Service JUR - CC
283, Route d'Arlon
L - 1150 Luxembourg
LUXEMBOURG

E-mail: reclamation@cssf.lu
Fax : (+352) 26 25 1 – 2601

CSSF website : <http://www.cssf.lu/en/consumer/complaints/> where you may find necessary information on the out-of court complaint resolution procedure before the CSSF

¹ A nominee is a financial intermediary which invests in funds in its own name and on behalf of the Client.