

## POLICY FOR HANDLING CLIENT COMPLAINTS

We focus on offering you the highest quality of service. If, however, you are facing a situation that you are not satisfied with or which you do not understand, you may send your complaint to the contacts who are mentioned below.

Mirabaud & Cie (Europe) S.A. (the **Bank**) establishes, applies and keeps operational procedures which are efficient and transparent in view of a reasonable and quick handling of complaints which are addressed to the Bank.

A complaint is defined as a complaint filed in writing with the Bank by a client or another third party in business relations with the Bank concerning a product or financial service as provided by the latter. The purpose is to recognise a right or to redress a harm.

### Whom to contact?

1 – The persons who wish to file a complaint are invited to send their complaints in writing, with the supporting documentation, to the attention of their respective client relationship managers to the following address:

- by mail to Avenue de la Liberté, 25  
L-1931 Luxembourg
- by fax to (+352) 2837 14 86
- by email to [reclamation@mirabaud.com](mailto:reclamation@mirabaud.com)

Please do not forget to indicate your account number, your name and your address.

The Bank's objective is to handle complaints with care, in a consistent and verifiable manner and within a

reasonable timeframe. Within 10 working days from the receipt of your complaint you will receive confirmation that your complaint will be taken care of. You will receive a final response within a maximum of 1 month, if investigations are necessary. If the Bank is unable to provide you with a response within such timeframe, it will inform you of the reasons for the delay and of the date by when it is expecting to provide you with a response.

However, in the event of a complaint relating to payment services which fall within the scope of the amended law of 10 November 2009 relating to payment services, you will receive a final response within a maximum of 15 working days following receipt of the complaint, which can be extended, in certain cases as described in our general terms and conditions, up to a maximum of days which do not exceed 50 working days from the receipt of the complaint.

2 – In the event that you are still not satisfied, you may contact the Manager responsible for complaint handling by sending your complaint to the attention of the Manager responsible for complaint handling at Mirabaud & Cie (Europe) S.A.

- by mail to Avenue de la Liberté, 25  
L-1931 Luxembourg
- by fax to (+352) 2837 14 86

The Bank undertakes to ensure that the complaint is transferred to the person in charge and to provide a response which is quick, complete and respectful, in accordance with legal obligations and the principles of treating clients with integrity and fairness. The Bank will provide a complete explanation of its position in relation to the complaint.



It is recommended to file complaints by registered mail with a return receipt (legal evidence of receipt) in order to ensure their receipt.

For a swift follow up, please kindly indicate the reference information of the response you received when you lodged your complaint at the first instance.

### 3 – The Commission de Surveillance du Secteur Financier (CSSF)

If you have not received an answer or an answer which you consider satisfactory within 1 month of lodging your complaint with the Manager responsible for complaint handling, you have the possibility to file an out-of-court complaint with the CSSF. You may file such complaint within 1 year after having filed the complaint with the Manager responsible for complaint handling.

The complaint can be filed either:

- by filling in the online complaint form where all relevant documents can be attached, which is available at the following address: <https://www.cssf.lu/en/customer-complaints/>
- or by sending the completed complaint form (PDF):
  - either by mail (simple mailing, no registered letter required) to the following address:  
Commission de Surveillance du Secteur Financier  
Département Juridique CC  
283, route d'Arlon  
L-2991 Luxembourg
  - or by fax using the following number:  
(+352) 26 25 1-2601;
  - or by e-mail at the following address:  
[reclamation@cssf.lu](mailto:reclamation@cssf.lu)