

MIRABAUD

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 to the Bank to the following address:

- by mail to 6B, rue du Fort Niedergrünwald, L-2226 Luxembourg.
- by email to reclamation@mirabaud.com.

In case of complaints regarding Mirabaud & Cie (Europe) S.A. – French Branch, the persons who wish to file a complaint are invited to send their complaint in writing to the following address:

- by mail to 54-56, Avenue Hoche, 75008 Paris, France.
- by email to reclamation@mirabaud.fr.

In case of complaints regarding Mirabaud & Cie (Europe) S.A. – Spanish Branch, the persons who wish to file a complaint are invited to send their complaint in writing to the following address:

- by mail to Calle Fortuny, 6 - 2ª Planta / 28010 Madrid, Spain.
- by email to SAC@mirabaud.com.

Please consult the "Regulation on Customer Protection" regarding the Spanish Branch also available on this website.

In case of complaints regarding Mirabaud & Cie (Europe) S.A. – UK Branch, the persons who wish to file a complaint are invited to send their complaint in writing to the following address:

- by mail to 5th Floor, 10 Bressenden Place, SW1E 5DH London, United Kingdom.
- by email to complaint.uk@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

Mirabaud & Cie (Europe) SA

6B, rue du Fort Niedergrünwald L-2226 Luxembourg / T +352 27 12 83 00 F +352 28 37 14 86
Adresse postale: BP 1223 L-1012 Luxembourg / www.mirabaud.com



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 person responsible for complaint handling at the management level by sending your complaint to the attention of the Management at Mirabaud & Cie (Europe) S.A.

- by mail to 6B, rue du Fort Niedergrünwald, L-2226 Luxembourg.

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 person responsible at the management level 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 person responsible at the management level 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://reclamations.apps.cssf.lu/index.html>.
- 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 – Legal Department 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.



4. The Commissariat aux Assurances (CAA).

If you have not received an answer or an answer which you consider satisfactory within 90 days of lodging your life insurance brokerage related complaint with the person responsible at the management level for complaint handling, you have the possibility to file an out-of-court complaint with the CAA. You may file such complaint within 1 year after having filed the complaint with the person responsible at the management level 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.caa.lu/uploads/documents/files/DRER_EN.pdf.
- or by sending the completed complaint form (PDF).
- either by mail (simple mailing, no registered letter required) to the following address: Commissariat aux Assurances, 11 Rue Robert Stumper, 2557 Gasperich Luxembourg.
- or by fax using the following number: (+352) 22 69 10.
- or by e-mail at the following address: reclamation@caa.lu.