

COMPLAINTS PROCEDURE

Complaint Procedure of Cordiant Luxembourg S.A. hereinafter referred to as 'Cordiant'.

Complaints

A complaint means a complaint filed with Cordiant by a person or entity in order to have a right of such person or entity be recognized or to have a prejudice suffered by such person or entity because of an action or the absence of an action of Cordiant rectified.

Where a complaint should be filed with Cordiant, the complaints procedure set out below must be followed.

Procedure of handling Complaints from External Source

) Upon receipt of the complaints, the person as notified to the CSSF (“**Complaint Officer**”) will prepare a holding communication to the complainant within ten business days of the complaint being received, acknowledging the receipt of the complaint and informing the complainant that the matter will be looked into and communicate the name and contact details of the person in charge of their file.

- The Complaint Officer will keep the complainant informed about the progress of their complaint, including any details of actions being taken to resolve their complaint.

The Complaint Officer will investigate the complaint as follows:

- (i) seek to gather and to investigate all relevant evidence and information on the complaint;
 - (ii) seek to communicate in a plain and easily understood language;
 - (iii) provide an answer without undue delay and in any case, within a period which cannot exceed one month from the date of receipt of the complaint to the date on which the answer to the complainant was sent. Where an answer cannot be provided within this period, the Complaint Officer shall inform the complainant of the causes of the delay and indicate the date by which the examination is likely to be completed.
- Where the complaint handling at the level of the Complaint Officer referred to in paragraph (2) did not result in a satisfactory answer for the complainant, the latter will have the right to ask for reconsideration of the response by the Complaints Officer.

- Where the Complainant still did not receive a satisfactory resolution of his complaint, he will be provided with a full explanation of the position as regards the complaint and be informed in writing of the existence of the CSSF procedure for the out-of-court resolution of complaints and sent a copy of the CSSF regulation 16-07 or the reference to the CSSF website, as well as the different means to contact the CSSF to file a request. (<http://www.cssf.lu/protection-consommateurs-financiers/reclamations/>)
- The complainant will be advised in writing when Cordiant consider the complaint to be closed and where the complaint is not upheld, promptly state the reason for rejecting the complaint

Mediums for filing of complaints

- Telephone :

Complaint Officer : +352 621 555 154

- Email :

marc.lefebvre@level.lu

- Letter/Post :

Complaint Officer

Cordiant Luxembourg SA

20 Blv Emmanuel Servais

L-2535 Luxembourg

Please use the Complaint Filing Form hereattached as a guide to include all necessary information.

APPLICABLE LEGISLATION

CSSF Regulation No. 16-07 relating to out-of-court complaint resolution

Complaint Filing Form

Date of Complaint Filing	
Name of account/company concerned	
Your name (incl. contact details)	<p>Name:</p> <p>Address:</p> <p>Phone Number:</p> <p>Email Address:</p>
Date of incident	
Name of person the complaint is against, if applicable	
Complaints details	
Signature of complainant	