

AMUNDI Luxembourg S.A.

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POLICY FOR HANDLING CLIENTS COMPLAINTS

Amundi Luxembourg makes all the possible efforts to conduct business in a manner that avoids Client complaints. However, Client complaints may still occur.

Therefore, 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.

Thus, Amundi Luxembourg will investigate on each complaint as soon as it is informed by its Client.

Definition of a Client Complaint

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

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

Our complaint resolution process

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;
- timeliness of the answer adapted to the complexity of the complaint.

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.

The Client will receive a final response by the end of one month after the receipt by Amundi Luxembourg of his complaint. If Amundi Luxembourg is not able to make a final response within this timeframe, it explains the client the reasons of this delay and indicates when it expects to be able to provide one.

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

If the Client is unsatisfied by the treatment of its complaint by Amundi Luxembourg, he may be entitled to refer it to the CSSF within the year of your formal lodging of a complaint to 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