



Complaint Handling Procedure

Sanne LIS S.A.





Dear Client,

Customer satisfaction is very important to us. We, Sanne LIS S.A., part of Apex Group, are committed to provide our services in the interest and to the fullest satisfaction of our customers. The following rules are the basis of our internal complaint management and guidelines for dealing with complaints.

Customer complaints are understood as all statements made by customers with whom they express their dissatisfaction with the services of Sanne LIS S.A. or their employees and/or service providers.

Although we aim to provide a high standard of service, it can happen that errors are made, which may give rise to complaints. Should you be in this situation, your complaint should be addressed in writing to the Sanne LIS S.A.'s complaint mailbox or to the responsible person for the complaints handling:

In general, a complaint can be filed in English, French, Luxembourgish, or German, however, in relation to a branch, a complaint may also be filled in one of the official languages of the country in which the branch is located. Complaints will be answered in the language in which the complaint was raised.

The contact details are as follows:

Complaints mailbox: complaintsLIS@fundrock-lis.com

Sanne LIS S.A.
Attn: Mr Wolfram Huwer
Airport Center Luxembourg
5, Heienhaff, L-1736 Luxembourg

Email: wolfram.huwer@fundrock-lis.com

To be able to deal with the complaint in a timely and appropriate manner, the complaint should cover the following information:

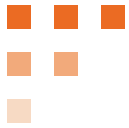
- exact identity and contact details and, in the event of a deviation, that of the affected party;
- reason for the complaint;
- precise information (including any documents that may be available) about the matter;
- quantifying any damage that may have occurred;
- expectations for resolving the conflict.

A written acknowledgement of receipt will be provided to you within a period which shall not exceed 10 business days after receipt of the complaint, unless the answer itself is provided to you within this period. This written acknowledgement will inform you of the name and contact details of the person in charge of your file.

The person in charge of the file shall:

- keep you informed of the follow-up of the complaint;
- provide an answer without undue delay and in any case, within a period which cannot exceed one month between the date of receipt of the complaint and the date at which the answer was sent to you.

Where an answer cannot be provided within this period, the person in charge of the file will inform you of the causes of the delay and indicate the date at which its examination is likely to be concluded. Where the handling of the complaint did not arrive at a satisfactory resolution for you, the person in charge of the file shall provide you with a full explanation of Sanne LIS' position as regards the complaint. We inform you that an out-of-court complaint resolution procedure exists at the CSSF (our regulator), and if so wished, you can refer the matter to the CSSF.



The contact details of the CSSF are follows:

Commission de Surveillance du Secteur Financier (www.cssf.lu)
Département Juridique CC
283, route d'Arlon L-2991 Luxembourg

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

The “Request for out-of-court complaint resolution with the CSSF” form and the CSSF regulation 16-07 relating to the out-of-court resolution of complaints can be found on the following web page:

<https://www.cssf.lu/en/customer-complaints/>

We remain at your disposal for any further question. Sanne LIS S.A.