

## **COMPLAINTS HANDLING PROCEDURE**

The following process describes the complaints procedure for Marguerite Investment Management S.A. (“Marguerite”) including how to file a complaint and how complaints will be handled by Marguerite.

CSSF regulation no. 16-07 in relation to out-of-court complaint resolutions outlines the requirements in case an investor wishes to complain about a financial product or service.

The CSSF Regulation N° 16-07 provides for two steps in the complaint process:

- 1. the complaint needs to be firstly addressed to Marguerite; and**
- 2. if Marguerite’s handling of the complaint does not satisfy the complainant, the complainant may be able to address their complaint to the CSSF.**

### **1. How to file a complaint**

In order for a complaint to be valid, the complaint needs to be formalised in writing even if it was initially made verbally, either in person or over the phone.

The complainant shall provide Marguerite with a formal written complaint document including all of the following information:

- A valid identity document (in case of a legal entity, a constitutive document or a register excerpt of the legal entity and details regarding its legal representatives) together with the contact details of the complainant;
- Evidence of the complainant’s legitimacy to act (by example a valid proxy in the case the complainant acts on behalf of a legal person, etc.); and
- A detailed and chronological statement of the facts underlying the complaint together with all relevant supporting documentation.

The complainant must address the written complaint document, in the first instance, to the Complaints Officer in charge of Complaints Handling within Marguerite:

By post: **Marguerite Investment Management S.A.**

**Att. The Complaints Officer**

**4 rue du Fort Wallis**

**L-2714 Luxembourg**

**Grand-Duchy of Luxembourg**

## **2. Handling of the complaint**

Unless the answer to the complaint is provided within a maximum period of 10 Luxembourg business days after the receipt of a complaint, Marguerite will send to the complainant:

- a written acknowledgement of receipt;
- the name and the contact details of the person handling the complaint; and
- an indicative timetable for handling the complaint.

Marguerite will inform the complainant about its decision in relation to the complaint made as promptly as possible, and in any case, no later than 1 month from the date on which the complaint is received.

Where an answer cannot be provided within this period, Marguerite will inform the complainant of the causes of the delay and provide an indicative date upon which its examination is likely to be finalised.

## **3. Out-of-court complaint resolution at the CSSF**

Where the complainant advises the Complaints Officer that they are not satisfied with the response to their complaint, the Complaints Officer shall:

- Provide the complainant with a full explanation of his/her position with regards to the complaint;
- Inform the complainant, on paper or by way of another durable medium, of the existence of the out-of-court complaint resolution procedure before the CSSF and send a copy of the CSSF Regulation or the reference of the CSSF website;
- Indicate to the complainant the different means to contact the CSSF to file a request; and
- Inform the Complainant, on paper or by way of another durable medium, that s/he can file a request with the CSSF and that, in this case, his/her request with the CSSF must be filed with the CSSF within one (1) year after the filing of the initial complaint with Marguerite.