



Handling of Complaints

J. Safra Sarasin Fund Management (Luxembourg) S.A. (the “Company”) has set complaints handling principles (the “Principles”) which define responsibilities, processes and controls relating to the investment funds under the management of the Company, the Company itself or its branches.

The Principles apply as well to all fund service providers acting for or on behalf of the Company, with the relevant responsibilities set out in the written agreements.

In general, a complaint occurs whenever an investor or business partner (the “Investor(s)”) raises a concern, a grievance or dissatisfaction about the execution of the Company’s activities. The Company is committed to promptly and thoroughly investigate and process any concern, grievance or dissatisfaction in a timely manner and in the best interests of Investors.

A complaint can be received whether in written (by e-mail, letter and facsimile) or oral (by telephone, face-to-face meeting). It may be either addressed directly to the Company, its branches or its service providers.

Investors are able to file complaints free of charge with the Company or with the registrar and transfer agent authorized by the Company to accept applications for the subscription or redemption of units of investment funds managed by the Company.

Complaints can be directly addressed to the Complaints Officer of the Company:

J. Safra Sarasin Fund Management (Luxembourg) S.A.
Complaints Officer
11-13 Boulevard de la Foire
L-1528 Luxembourg
Phone: +352 26 21 25 1
Fax: +352 26 21 25 49
E-mail: jssfml_info@jsafrasarsasin.com

Please provide a brief description of the subject of the complaint, the current situation and your contact details as well as supporting documents if any.

The Complaints Officer under normal circumstances will provide an initial response to a complaint within three (3) business days from the date of the receipt of the complaint/claim or at least inform the complainant/claimant that the complaint/claim is under review.

In accordance with the CSSF regulation N° 16-07 and the CSSF Circular 17/761 relating to the out-of-court resolution of complaints, Investors may refer to the Luxembourg financial regulator in case the response provided to the complainant is not satisfactory or has not been answered within one month.

Complaints can be filed to the CSSF either:

by filing in the only complaint form available under the CSSF website
<https://reclamations.apps.cssf.lu/index.html?language=en>

or by mail to the following address:
Commission de Surveillance du Secteur Financier,
Département Juridique CC
283, route d’Arlon
L-2991 Luxembourg

or by facsimile: (+352) 26 25 1-2601
or by e-mail: reclamation@cssf.lu

Further details may be found under: <https://www.cssf.lu/en/customer-complaints/>.