

COMPLAINTS PROCEDURE

EXTERNAL

LAST UPDATE: AUGUST 2019

CONTENTS

| | |
|---|---|
| 1. PURPOSE | 3 |
| 2. HOW TO COMPLAIN | 3 |
| 3. ACKNOWLEDGEMENT OF COMPLAINT | 4 |
| 4. RESPONSE | 4 |
| 5. OUT-OF-COURT COMPLAINT RESOLUTION..... | 4 |
| APPENDIX 1 | 5 |

1. PURPOSE AND INTENTION

Kuylenstierna & Skog S.A. ("K&S") aims to provide a high standard of service to all of our clients. However, there may be times when something leaves you disappointed or dissatisfied. The following procedure summarizes the steps for making your complaint, and for K&S to resolve your concerns.

Please tell us if you are unhappy or have a complaint about any aspect of our service. Everything we learn from our clients helps us to consider changes that will meet your expectations in the future. The purpose of our this procedure is to ensure that it is easy for you to tell us about your complaint, that complaints are handled objectively, and that they are truth orientated. It is also important that complaint handling is dealt with the attention it deserves in a reasonably prompt fashion and that it is compliant with regulatory requirements. We also aim to satisfy you with how your complaint was resolved.

2. HOW TO COMPLAIN

If you are not satisfied with any aspect of our service, you can tell us about your concerns in the following ways:

By telephone

In the first instance we prefer to hear from you via telephone on; +352 22 95 15.

This way we can hear about your concerns, consider the issues raised, discuss your options, and attempt to resolve your concern straight away.

Where it is not possible to resolve your concern at the first point of contact, we will take full details of the issues raised and arrange for your complaint to be investigated internally. We may also ask you to provide details of your complaint in writing, should it be required.

In writing

If you prefer to send your concerns by post, you can fill out our Complaint Filing Form in Appendix I, and file it via;

- E-mail: skog@k-s.lu; kuylenstierna@k-s.lu
- Fax: +352 22 53 75
- Post: Kuylenstierna & Skog S.A.
Complaint Handling Officer
P.O. Box 574
L-2015 Luxembourg

3. ACKNOWLEDGEMENT OF COMPLAINT

Our aim is to resolve your complaint at first point of contact. If we are unable to do so, a written acknowledgement of your complaint will be sent to you within ten business days. In this acknowledgement we will inform you of the name and contact details of the person in charge of resolving your complaint. If applicable, we may request further information to help us resolve your case.

4. RESPONSE

Once we have sent the acknowledgement of your complaint, we aim to resolve your case within one month. In the meantime we will keep you informed about the progress of your complaint, including any details of actions being taken to resolve your complaint.

We will investigate the complaint as follows:

- i. Seek to gather and to investigate all relevant evidence and information of the complaint;
- ii. Seek to communicate in a plain and easily understood language; and
- 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 response to the complainant was sent by K&S. Where an answer cannot be provided within one month, the Complaint Handling Officer shall inform the complainant of the causes of the delay, and indicate the date by which the examination is likely to be completed.

In exceptional circumstances, where the concerns raised are particularly complex, matters may take longer to resolve. Should that be the case, K&S will inform you of when we expect to reach a final conclusion and indicate a date when we expect to revert to you with our final response.

In our final response, once issued, we will provide you with a full explanation of the outcome of our investigation. We will also make you aware of the existence of the Commission de Surveillance du Secteur Financier ("CSSF") procedure for the out-of-court resolution of complaints and how to contact them, should you not be satisfied with our response.

5. OUT-OF-COURT COMPLAINT RESOLUTION

If you did not receive an answer or a satisfactory response to your complaint, the CSSF operates a process to facilitate out-of-court complaint resolutions between customers and financial institutions. We will provide information about the CSSF regulation 16-07 in writing, together with information on how to contact the CSSF to file a request. This information can also be found on the CSSF website: <http://www.cssf.lu/en/consumer/complaints/>

APPENDIX 1



Complaint Filing Form

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|---|---|
| Date of Complaint Filing: | |
| Name of account/ Company concerned: | |
| Your name (including contact details): | Name: Address: Phone number: E-mail address: |
| Date of incident: | |
| Name of person the complaint is against, if applicable: | |
| Complaints details: | |
| Signature of Complainant: | |