

# COMPLAINTS PROCEDURE

EXTERNAL

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## 1. PURPOSE AND INTENTION

Kuylenstierna & Skog S.A. ("K&S") aims to provide a high standard of service to all 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. K&S has established a Complaints Handling Procedure in accordance with Article 15 of CSSF Regulation 16-07 and applicable regulatory requirements, including MiFID II organisational rules.

The procedure is defined, approved by senior management, implemented within the Company, and made available to all relevant staff.

The Company ensures that complaints are handled in a fair, objective, and timely manner, with appropriate identification and management of potential conflicts of interest.

The Complaints Handling Procedure is published on the Company's website and is easily accessible to clients.

Where a complainant has not received a satisfactory response, the Company shall inform the complainant in writing of the possibility to refer the complaint to the CSSF out-of-court complaint resolution procedure, including relevant contact details and reference to CSSF Regulation 16-07. The complainant shall also be informed that such request must generally be submitted within one year from the date of submission of the complaint to the Company.

The Company maintains a register of all complaints received and ensures that appropriate records are kept, including supporting documentation and the outcome of each complaint.

## 2. HOW TO COMPLAIN

Elisabeth Skog and Johan Kuylenstierna are appointed as **Complaint Handling Officer(s)** ("CHO") for the Company in Luxembourg as well as for the branch in Stockholm.

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
- **Post:** Kuylenstierna & Skog S.A.  
Complaint Handling Officer  
74, Grand-rue, L-1660 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:

- Seek to gather and to investigate all relevant evidence and information of the complaint.
- Seek to communicate in a plain and easily understood language; and
- **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 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.

### **Commission de Surveillance du Secteur Financier (CSSF)**

Département Juridique – Service Réclamations

283, route d'Arlon, L-1150 Luxembourg

Email: [reclamation@cssf.lu](mailto:reclamation@cssf.lu)

Website: <https://www.cssf.lu>

This information can also be found on the

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

## APPENDIX 1



### Complaint Filing Form

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:	