

CLIENT COMPLAINTS HANDLING PROCESS

A complaint may be addressed to the Bank's Compliance department by either letter, email or fax:

- CBP Quilvest S.A.
Compliance Department
48, rue Charles Martel
L-2134 Luxembourg
- Phone: (+352) 27027-1
Fax: (+352) 27027-275
CBP-LU-Compliance@cbpquilvest.com

In the absence of a reply or in case of an unsatisfactory reply the complaint may be addressed to the Bank's Chief Executive Officer in writing:

- CBP Quilvest S.A.
48, rue Charles Martel
L-2134 Luxembourg
- To the attention of Mr. Marc Hoffmann
Chief Executive Officer

The Bank is committed to handle every complaint without undue delay and based on a diligent analysis of the situation. In case however that the Bank should not be able to reply within 10 days, an acknowledgement receipt shall be sent to the complainant. The period between receipt of the complaint and the date of sending a reply should not exceed one month. Where this delay cannot be respected, both the reasons for it as well as the estimated time frame will be communicated to the complainant.

Concerning complaints pertaining specifically to payment services, the Bank shall provide a response within 15 working days following the receipt of the complaint.

Where the complainant is not satisfied with the outcome of the complaints handling process, (s)he may use the right of recourse to the extra judiciary resolution procedure of the *Commission de Surveillance du Secteur Financier* in accordance with Regulation CSSF 16-07 or, where applicable, use the extra judiciary resolution procedure of the *Commissariat aux Assurances*, in accordance with Regulation CAA n° 19/03.

- **Commission de Surveillance du Secteur Financier**
Legal Department « consumer protection / financial crime »
L-2991 Luxembourg
<https://www.cssf.lu/en/customer-complaints/>
- Phone: (+352) 26 25 1 – 2574 or (+352) 26 25 1 – 2904
Fax: (+352) 26 25 1 – 2601
reclamation@cssf.lu

- **Commissariat aux Assurances**
7, boulevard Joseph II,
L-1840 Luxembourg
<http://www.caa.lu/fr/consommateurs/resolution-extrajudiciaire-des-litiges>
- Phone: (+352) 22 69 11 - 1
Fax: (+352) 22 69 10
reclamation@caa.lu

If you are a Swiss resident, the Swiss mediator service is also at your disposal:

- **Finanzombudsstelle Schweiz (FINOS)**
Talstrasse 20 (1er étage)
CH-8001 Zürich
<https://www.finos.ch/mediation/?lang=en>
- Phone: +41-44 552 08 00
info@finos.ch