

IQ EQ (Luxembourg) S.A.

Dear Client,

IQ EQ (Luxembourg) S.A. aims to provide a high standard of services to its clients.

However, from time to time, errors can be made which may give rise to a complaint. If this is the case, we committed ourselves to handle it in accordance with the following guidelines:

- IQ EQ (Luxembourg) S.A. ensures that a thorough and impartial investigation is carried out within a reasonable time frame after receipt of a complaint
- You will receive a written acknowledgement within 10 business days after receipt of the complaint
- At least, one month after receipt of the complaint, IQ EQ (Luxembourg) S.A. will send you a response. The response will bear the name and the function of the person handling the complaint. It will also contain:
 - a final response to your complaint; or
 - a response where IQ EQ (Luxembourg) S.A. will inform you of the causes of a delay and indicate the date at which the examination of the complaint is likely to be achieved.

You can send us your complaint (in English, French or German) by writing directly to the Director in charge of Clients complaints, whether by post, fax or through the following email address complaint@iqeq.com. If you prefer, you can also do it via your usual contact person. All claims are centralized at the Director in charge of Clients complaints level.

Upon receipt of IQ EQ (Luxembourg) S.A.'s final response, should you remain dissatisfied, you may, if so wished, refer the matter to the Luxembourg Regulator, the Commission de Surveillance du Secteur Financier (CSSF) as follows:

By mail to:

Commission de Surveillance du Secteur Financier, Département Juridique CC
283, Route d'Arlon
L-2991 Luxembourg

By fax:

(+352) 26 25 1-2601;

By e-mail:

reclamation@cssf.lu

Or by filling in the online complaint form

<https://reclamations.apps.cssf.lu/index.html?language=en>

The CSSF circular on the out of court complaint handling can be found on its website, indicated hereunder:

https://www.cssf.lu/wp-content/uploads/files/Lois_reglements/Legislation/RG_CSSF/RCSSF_No16-07eng.pdf

Finally, we would like to thank you for choosing IQ EQ (Luxembourg) S.A. for servicing your business.