

COMPLAINTS PROCEDURE

In accordance with the Regulatory requirements, the present section provides you with information on the complaints handling procedure of Degroof Petercam Asset Management S.A., including its branches (hereinafter “DPAM”).

A complaint is a manifestation of a client's dissatisfaction with the services provided by DPAM, the financial instruments distributed or managed by DPAM or the conduct of DPAM representatives.

The complaint must be in writing and signed, and sent to the postal address or electronic address of DPAM's complaints management service.

As soon as the complaint is received, the DPAM's complaints management service records the complaints in the complaints register, notifies the client within a maximum of 5 bank business days that his complaint has been received and collects the information required to handle the complaint from the various DPAM individuals or entities.

In all cases where the complaint is categorized as being of high or critical risk based on its direct or indirect financial repercussions or reputational impact, the Person Responsible for Handling the Complaint will notify the Management Board who decides on the recommendations made by the Person Responsible for Handling the Complaint, the Risk Manager and the Compliance Officer.

Any complaint may be lodged by mail or email addressed to the Complaints Management service of DPAM to the following address :

Degroof Petercam Asset Management SA
Complaints Management Department
Rue Guimard 18
1040 Brussels

Belgium
E-mail : claimsDPAM@degroofpetercam.com

Any such claim may be made in French, Dutch, and English or in the language in which the CIS' documentation is translated for marketing purposes in the State of the investor concerned.

For Luxembourg funds having designated Degroof Petercam Asset Services as its management company and distributed by DPAM any complaint may also be lodged to the following address :

Degroof Petercam Asset Services S.A.
Zone d'activité La Cloche d'Or
Rue Eugène Ruppert 12
L-2453 Luxembourg
Email : opcat@degroofpetercam.lu

Each client of a financial institution, who acts as a natural person in his own interests, can introduce a complaint with Ombudsfin when he didn't obtain a satisfactory solution for his problem from his financial institution:

Ombudsfin – Ombudsman in financial conflicts
North Gate II, Boulevard du Roi Albert II, n°8, bte. 2
1000 Brussels

Tel. : +32 2 545 77 70

E-mail: Ombudsman@Ombudsfin.be

<https://www.ombudsfin.be/en/individuals/home>