



CREUTZ & PARTNERS

THE ART OF ASSET MANAGEMENT

INFORMATION SHEET ON HANDLING CUSTOMER COMPLAINTS

1. PRELIMINARY NOTE

By applying a customer complaint management policy, Creutz & Partners aims to achieve the best possible result in the interest of the customer. The customers' interests have always been a foremost priority for Creutz & Partners. All customer complaints are taken seriously and are going to be treated with due regard to a transparent and efficient procedure.

The following provisions are a summary of Creutz & Partners' customer complaint management policy and should allow our customers to gain insight into the procedure of handling customer complaints.

2. SUBMISSION OF CUSTOMER COMPLAINTS

Any customer complaint should be sent in writing to the customer complaint manager in one of the languages offered by Creutz & Partners, namely in German, French, Dutch or English at the following address:

Creutz & Partners The Art of Asset Management S.A.
Customer Complaints Manager
18, Duarrefstrooss
L-9944 Beiler

3. PROCEDURE

The customer complaint manager always pursues the goal of immediately working out a satisfying solution for the customer with regard to his complaint. In his response to the complaint, the complaint manager informs the customer of this solution.

Should this not be possible within the first two working days after the date Creutz & Partners has received the complaint, the customer will be notified via an intermediate reply explaining the reasons for the delay in giving a definitive answer.

If the definitive answer to the customer complaint has not been communicated within ten working days after submission of the intermediate reply, the customer will receive a further notification clarifying the matter.

The customer can send an informal notification to Creutz & Partners, if he/she does not agree with the results and the measures taken by the customer complaint manager and stated in the definitive reply to the customer's complaint.

In case the customer does not agree with the treatment or with the proposed solution concerning his/her complaint after receipt of the definitive answer, he/she can initiate an out-of-court complaint resolution procedure before the CSSF »Commission de Surveillance du Secteur Financier«, which is the supervisory authority of Creutz & Partners, about which Creutz & Partners will provide the customer with separate information.