



COMPLAINTS PROCEDURE

March 2022

Sparinvest

COMPLAINTS PROCEDURE

Accounts, deposits and financial advice

Should you have any questions, comments or complaints regarding your account, deposit or any advice received concerning investments with Sparinvest, please address your queries to your bank or your financial advisor.

Sparinvest products

Should you have any questions, comments or complaints about Sparinvest or its products, you can reach us by telephone, fax, email or post.

Sparinvest S.A.
28, Boulevard Royal
L-2449 Luxembourg
Tel: +352 26 27 47 1
Fax: +352 26 27 47 99
E-mail: mail@sparinvest.lu

You can discuss your concern together with your regular contact person or any of our Client Services staff and get an explanation of the issue.

Responsible person for complaints

Should you consider that the outcome of your discussion with your contact person is not satisfactory, then you can contact Sparinvest's Legal Department:

Sparinvest S.A.
Attn.: Legal Department
28, Boulevard Royal
L-2449 Luxembourg
E-mail: legal@sparinvest.lu

You will receive an answer or an acknowledgement of receipt concerning your complaint within seven (7) Luxembourg business days. In case your complaint cannot be dealt within seven (7) Luxembourg business days, we will inform you about the causes of the delay and indicate a date at which you can expect an answer.

Commission de Surveillance du Secteur Financier (CSSF)

Should the handling of your complaint not result in what you consider to be a satisfactory answer, you can address your complaint to the CSSF. The CSSF is competent as an intermediary in order to seek an out-of-court settlement of your complaint.

The complaint can be filed either:

- by filling in the online complaint form where all relevant documents can be attached;
- or by sending the completed complaint form (PDF):
 - either by mail (simple mailing, no registered letter required) to the following address:

Commission de Surveillance du Secteur Financier
Département Juridique CC

283, route d'Arlon
L-2991 Luxembourg

- or by fax using the following number: (+352) 26 25 1-2601;
- or by email to the following address: reclamation@cssf.lu

The complaint shall be filed together with all relevant documents in English, French, German or Luxembourgish. The extrajudicial resolution procedure will, in principle, be conducted in one of the above-mentioned languages in which the complaint was filed with the CSSF.