

## **HANDLING CLIENT COMPLAINT PROCEDURE**

The purpose of this document is to provide clear and precise guidance on Credit Suisse Fund Services (Luxembourg) S.A. (hereinafter 'CSFSL') complaint handling procedure in accordance with CSSF Regulation N 16-07 relating to the out-of-court complaints resolution.

CSFSL is a Professional of the Financial Sector - Investment Firm governed by the amended law of 5 April 1993 relating to the financial sector in Luxembourg. CSFSL is subject to the supervision of the *Commission de Surveillance du Secteur Financier* ("CSSF").

### **HOW TO ADDRESS A COMPLAINT**

The Complainant shall address a complaint providing with the following details:

- first and last name (for legal entities, the name of the legal entity and its legal representatives)
- contact details (address, postal code, city, country)
- account number (applicable only for investors).

The Complainant shall detail the facts originating the complaint and enclose the relevant supporting documentation.

### **TO WHOM ADDRESS A COMPLAINT**

The Head of Client Services Team is responsible at the level of CSFSL management for handling Client Complaints.

The Complainant may address the complaint by sending:

- a letter to           Credit Suisse Fund Services (Luxembourg) S.A.  
                          Attn. Client Services department, Complaints Manager  
                          5, rue Jean Monnet  
                          L-2013 Luxembourg
- an email to         [luxclientservices.enquiries@credit-suisse.com](mailto:luxclientservices.enquiries@credit-suisse.com)

### **TIMELINE**

CSFSL acknowledges the complaint in writing within 2 working days of receipt, informing the Complainant of the name and contact details of the person in charge of the complaint as well as the person responsible for complaints at the level of the management.

In the event that the resolution will take more than 48 hours, CSFSL advises the complainant of a longer resolution period and ensure resolution within 10 working days unless otherwise agreed with the client. The period cannot exceed one month between the date of receipt of the complaint and the date at which the answer to the complainant was sent.

### **CSSF OUT-OF-COURT RESOLUTION OF COMPLAINTS**

In the event the complaint did not receive an answer or a satisfactory answer within one month from the date at which it was addressed to CSFSL, the Complainant may address a request of out-of-court resolution of complaints to the CSSF.

The request must be filed with the CSSF in writing in Luxembourgish, German, English or French, by post (Commission de Surveillance du Secteur Financier, 283 route d'Arlon, L-2991 Luxembourg) or by fax ((+352) 26 25 1 – 2 601) to the CSSF or by email ([reclamation@cssf.lu](mailto:reclamation@cssf.lu)) or online on the CSSF website. In order to facilitate the filing of a request, the CSSF publishes a form on its website at <https://www.cssf.lu/en/consumer/complaints/>.

The referral to the CSSF is possible within a year after the filing of the complaint with the professional if the complaint has been previously sent in writing to the professional or if no answer or no satisfactory answer was received within one month from the date at which the complaint was sent.

Where the analysis of the file related to the request is completed, the CSSF addresses a conclusion letter to the parties. The CSSF issues a reasoned conclusion within 90 days from receipt of an admissible and complete request. If the request is not admissible or the file incomplete the CSSF informs both parties within three weeks from the receipt of the request.