

## Filing Objections and Complaints

The client shall verify without undue delay that declarations from the Bank or any other statements of any kind, are complete and correct, and shall file any objections within the time-limit specified in paragraph 2. He shall inform the Bank without undue delay if regular communications from the Bank, if any, or other declarations or items sent by the Bank which the client would have expected in the given circumstances fail to arrive by the time in which they would normally reach him.

If the Bank receives no written objections from the client within 14 days of notifying a declaration, the Bank's services as stated are deemed to have been approved, and all information and numbers appearing in the statements or other written declarations are deemed to be conclusive, accurate and approved, notwithstanding the client's right to provide proof to the contrary.

If the client has any objections in relation to the proper performance of the Bank's obligations towards clients, or other defaults related to the provision of the Bank's services, the client shall be entitled and obliged to file a complaint at any time, provided that in case of services notified or confirmed to the client by communications from the Bank the client shall be entitled and obliged to file a complaint within the time-limit specified in paragraph 2.

The Bank has implemented processes to ensure an adequate handling of client complaints. In order to submit a complaint to the Bank, the client may contact his Relationship Manager or normal day-to-day contact, by telephone, e-mail, fax or letter.

The client is encouraged to submit a complaint via a website, as the complaint will be automatically transmitted to the Bank. The link is available on the Bank's website: <https://www.credit-suisse.com/nl/en/private-banking/contact.html>.

The client may also send a complaint in writing directly to the Bank:

CREDIT SUISSE (LUXEMBOURG) S.A., Netherlands Branch Honthorststraat 19 1071 DC Amsterdam, the Netherlands Phone: +31 20 606 8000

Further information is available under the following link: <https://www.credit-suisse.com/nl/en/private-banking/contact.html>.

The normal processing time for complaints is set at 10 bank business days unless a longer period is justified by the complexity of the request and the required investigations.

The client may contact the Commission de Surveillance du Secteur Financier (hereinafter referred to as the "CSSF") for the purposes of the client's complaint at any time, and in particular if the client has not obtained any response within the provided time limit or if the client and the Bank were unable to reach an agreement on the resolution of the complaint. The CSSF contact details are:

Commission de Surveillance du Secteur Financier (CSSF) 283, Route d'Arlon, L-1150 Luxembourg, Grand Duchy of Luxembourg Phone: +352 26 25 11

The procedure as well as all relevant information can be found on the website of the CSSF: <http://www.cssf.lu/en/consumer/complaints/>

The client shall cooperate with the Bank in relation to the complaint, and especially mitigate any damage arising in connection with such complaint. Any failure to cooperate may result in the client being held liable in respect of such damage.