

## COMPLAINTS HANDLING POLICY

OFI LUX is a Management Company regulated by the provisions of chapter 15 of the Law of the 17 December 2010 on the Undertakings of Collective Investment Schemes. Although the Company aims to provide a high level of service to its customers, errors that may give rise to complaints may occur even in the normal course of business; this is the reason why it sets up appropriate procedures for the handling of complaints that it receives by its customers. Those procedures aim to make sure that any complaint received by the client is handled in an appropriate manner and on its best interest.

### I. Complaint Handling at OFI LUX

Investors can file their complaint at their local distributor as well as at the Management Company, free of charge, by writing directly to the Director in charge of Clients complaints, by post, fax or email at the following address:

OFI LUX  
10-12 Boulevard Roosevelt, L-2175,  
Luxembourg, Grand Duchy of Luxembourg  
[info@ofilux.lu](mailto:info@ofilux.lu) | Fax : + 352 27 20 35 99

OFI LUX undertakes to treat any client complaint with transparency, objectivity and efficiency, pursuant to the provisions of the CSSF Regulation 16-07 on the out-of-court resolution of complaints. The complaint filed by the client needs to be clearly identified as such and is required to include the name, the address and the contact details of the client, the nature and the reason of the complaint, a description of the events the time they occurred.

The Company undertakes to revert back to the client with an answer on the complaint within a maximum time limit of 30 days after the complaint has been properly received; however within the first 10 days following the reception of the filed complaint, OFI LUX will provide the concerned client with an acknowledgement of receipt and will communicate the contact details of the responsible person handling the case. Should OFI LUX be unable to answer within the above time limits, it shall provide the plaintiff with the new timeframe explaining at the same time the reason of such delay. In case the handling of the complaint does not allow OFI LUX to provide the client with a sufficient answer, the Management Company undertakes to communicate to the plaintiff its position about the relevant case. OFI LUX may also, upon notification to the plaintiff, resort to the Commission de Surveillance du Secteur Financier (the CSSF) for the out-of-court resolution of the complaint.

### II. Out of court complaint resolution by the CSSF

Should the plaintiff consider that the treatment of his complaint by the Company is unsatisfying, he is invited, within one year following the appropriate submission of his complaint to the Management Company, to address his complaint to the Luxembourg Financial Regulator, the CSSF. The request needs to be submitted in writing by post, fax or email at the following address:

Commission de Surveillance du Secteur Financier  
Département Juridique CC  
283, route d'Arlon L-2991 Luxembourg  
[reclamation@cssf.lu](mailto:reclamation@cssf.lu) | Fax : + 352 26 25 1 - 2601

For the above purposes, the CSSF makes available a form and invites the plaintiffs to complete and submit at the address mentioned in the above paragraph.