

UBS Fund Management (Luxembourg) S.A.

Registered Office: 33A avenue J.F. Kennedy, B.P. 91, L-2010 Luxembourg
Registre de commerce: Luxembourg B154210

Complaints Handling

UBS Fund Management (Luxembourg) S.A. (the "Management Company") has adopted a Complaints policy, which provides a common, clear and precise understanding of the way in which the Management Company handles investors' or clients' complaints, including a clear definition of the roles and responsibilities of the different stakeholders.

The Management Company takes all complaints raised by investors seriously, gives them the highest attention and deals with them in an efficient and timely manner in the best interests of investors.

If you wish to express your dissatisfaction/complaint, do not hesitate to contact your Client Relationship Manager or any other direct contact within UBS.

Investors or clients are entitled to file complaints free of charge with the Management Company in an official language of their home country orally or in writing, by post, by fax or by e-mail to the below contact details:

UBS Fund Management (Luxembourg) S.A.

Compliance department
33A, Avenue J.F. Kennedy
B.P.91, L-2010 Luxembourg
Fax: 00 (352) 27 15 69 99
Email : sh-ubsfml-compliance@ubs.com

The Compliance department is in charge of handling and following-up the complaint and will inform the investors or the clients about the name and contact details of the person responsible for following-up the complaint. The written acknowledgement of receipt, including name and contact details of the person in charge of the complaint will be provided to the investor within 10 (ten) business day after receipt of the complaint, unless the answer itself is provided to the investors or clients within this period. The complaint response must be provided without undue delay and in any case, within a period which cannot exceed one month between the date of receipt of the complaint and the date at which the answer to the investor was sent. Where an answer cannot be provided within this period, the investor or client must be informed of the reason of the delay and the date at which the answer is likely to be provided. Where the complaint handling by the person in charge of the complaint did not result in a satisfactory answer for the investor or the client or, when no answer has not been provided to the investor or the client, the investor or the client is entitled to raise the complaint up to the Director in charge of the complaints, as follows:

Director in charge of the complaints
33A, Avenue J.F. Kennedy
B.P.91, L-2010 Luxembourg
dl-fml-co@ubs.com

Out-of-court resolution of complaints

If, the investors or the clients have not received an answer or a satisfactory answer from the Director in charge of the complaints within one month from the date at which they sent their complaint, they may refer the matter to the Luxembourg Regulator, Commission de Surveillance du Secteur Financier (CSSF) by using the form to be found on the following website (the investor will also find under this website inter alia the CSSF Regulation relating to Out-Of-Court Complaint Resolution and relevant CSSF Circulars):

<https://www.cssf.lu/en/customer-complaints/>

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 investor may file a request with the CSSF within one year after it has filed the complaint with the Director in charge of the complaints.