

# UBS Asset Management (Europe) S.A.

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

## Complaints Handling

UBS Asset Management (Europe) S.A. (the “Management Company”) has adopted a Complaints handling policy, which provides a clear and precise understanding of the way 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 and clients seriously, gives them the highest attention and deals with them in an efficient and timely manner in the best interests of investors and clients.

If an investor or a client (all together refer to “complainant”) wishes to express dissatisfaction/complaint in relation with the Management Company’s services, the services provided by the Management Company’s delegates (portfolio Manager, Central Administrator, Distributor) or any concern or grievance with a fund under the governance of the Management Company, the complainant has to contact her/his usual Client Relationship Manager or any other direct contact within UBS.

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

UBS Asset Management (Europe) S.A.

The Complaint handling Director

33A, Avenue J.F. Kennedy

B.P.91, L-2010 Luxembourg

Email: [OL-UBSAME-complainthandling@ubs.com](mailto:OL-UBSAME-complainthandling@ubs.com)

When the complaint is sent directly to the Management Company, the written acknowledgement of receipt, including name and contact details of the person in charge of the complaint (the Complaint handling Director), will be provided to the complainant 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 will 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 complainant was sent. Where an answer cannot be provided within this period, the investor or client will be informed of the reason of the delay and the date at which the answer is likely to be provided.

## Out-of-court resolution of complaints

If the complainant has not received an answer or a satisfactory answer from the Complaint handling Director within one month from the date at which they sent their complaint, the complainant can file a request with the Luxembourg Regulator, Commission de Surveillance du Secteur Financier (CSSF) by using the form available on the following website: <https://www.cssf.lu/en/customer-complaints/>.

The complaint can be logged 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 **email** to the following address: [reclamation@cssf.lu](mailto:reclamation@cssf.lu)

The complaint shall be filed together with all relevant documents in English, French, German or Luxembourgish. The complaint shall be duly motivated and accompanied by the following documents:

- a detailed and chronological description of the facts of the complaint and of the steps already followed by the complainant;
- a copy of the complaint that was sent to the Complaint Handling Director responsible for complaint handling;
- a copy of the answer that was given by the professional to the complaint that was sent to the Complaint Handling Director responsible for complaint handling or the confirmation by the complainant that she/he did not receive an answer within one month after she/he sent her/his complaint to the Complaint handling Director;
- a confirmation of the complainant that s/he has not referred the matter to a court, an arbitrator or an other out-of-court complaint resolution body in Luxembourg or abroad (see confirmations to be given in the complaint form);
- an agreement to the terms according to which the CSSF intervenes as ADR (see confirmations to be given in the complaint form);
- an express declaration granting the CSSF the right to transmit the complaint (including the attachments) as well as any future correspondence or information to the professional aimed at by the complaint (see confirmations to be given in the complaint form);
- in any case (should another person act on behalf or not of the complainant), a copy of a valid ID document of the complainant (natural person) or, where the complainant is a legal person, a valid ID document of the natural person representing this legal person;
- a copy of the power of representation if the complainant is represented by a third party;
- in case the complainant is acting on behalf of a legal entity, an official document stating that the complainant is legally entitled to represent the company concerned (for example an extract of the trade and companies register) must be attached to the complaint.

The complainant may file a request with the CSSF within one year after she/he has filed the complaint with the Complaint handling director.