

## HOW TO SEND A COMPLAINT

Complaints should be made in writing by email or registered letter to the registered office so that the details of the complaint are clear and complete.

### FARAD INVESTMENT MANAGEMENT S.A.

FAO: Complaint Officer

17, rue Beaumont, L-1219 Luxembourg

Email address: *complaint@FARAD-IM.com*

Fax: 00 352 262 023 84

### When making a complaint, please provide the following information:

- Your name, address and contact details;
- The nature of the complaint (including when the conduct giving rise to the complaint occurred);
- Copies of any documentation supporting the complaint;
- Any other useful detail.

## RESPONSE TO A COMPLAINT

By 10 days from receiving the complaint FARAD I.M. will notify the complainant to have received it and will confirm that FARAD I.M. is dealing with it unless the answer itself is provided to the complainant within this period. FARAD I.M. will communicate to the complainant also the name, the function and contact details of the person in charge of his complaint. FARAD I.M. shall inform the complainant of the follow-up of his complaint and communicate in a plain and easily comprehensible language.

*“Once we have reviewed your complaint, we will provide you with a complete written response within 30 days”.*

In case the client is not satisfied from the answer received from FARAD I.M. Complaint Officer, he/she has the possibility to make a formal complaint:

- a) to FARAD I.M. Executive Management;
- b) and then, in case of no answer or unsatisfactory answer from this one, to the CSSF for a “out-of-court resolution of compliant”, according to CSSF Regulation 16/07.