

LRI Invest S.A. – Complaints Policy

I. Aim of the complaints policy

The protection of the interests of investors has a high priority for LRI Invest S.A. (“LRI”). This also applies to the handling of investor complaints. The principles hereby established represent guidelines in accordance with which LRI handles investor complaints. By investor complaint we mean any pronouncement by an investor, in which he expresses his dissatisfaction concerning the performance of LRI or its employees and/or service providers. We see investor complaints as an opportunity to strengthen our customer loyalty and improve the quality of our service.

II. Complaints handling

Investor complaints may be submitted free of charge and in the investor’s respective national or native language to our contact partner for complaints. As soon as a complaint reaches us it is dealt with by us (where necessary in collaboration with the service provider concerned) and where applicable a solution is implemented jointly with the investor. The investor will receive feedback on his complaint within three bank working days from receipt of the complaint.

If it should become apparent because of the complexity of the circumstances that processing will take longer than three bank working days, the investor will receive within three bank working days an interim notification on the status of processing as well as, continually until remedy of the complaint, a regular, at least weekly notification of the current status of processing. The investor may be contacted by us for further enquiries. The investor is kindly asked to indicate to us his preferred means of contact (post, fax, telephone, email or other) as well as his contact

details. The investor is informed of its possibility to escalate his/her/its claim to the CSSF following the terms and conditions described in Regulation CSSF 16-07, relating to out-of-court dispute settlement (<http://www.cssf.lu>) by mail (CSSF, Legal Department & Consumer Protection/Financial

Crime, 289, route d’Arlon, L-1150 Luxembourg), by fax (+352 26 25 1 2601) or by electronic mail (reclamation@cssf.lu).

III. Contacts for complaints

The point of contact for investor complaints is LRI’s Compliance department, which can be reached as follows:

By post	LRI Invest S.A. Compliance Complaints 9A, rue Gabriel Lippmann 5365 Munsbach Luxembourg
By fax	00 352 - 261 500 2999
By telephone	00 352 - 261 500 1 Our Department is reachable on Luxembourg bank working days by phone Monday to Friday from 9.00 a.m. to 12.00 p.m. and from 2.00 p.m. to 4.00 p.m.
By email	Compliance-department@lri-group.lu

Investors are kindly requested to inform us of their issues, since only if we know these, we can take an active approach, respond to those issues and use the opportunity to achieve a common satisfactory solution. **Status: October 2020**