AVIVA INVESTORS LUXEMBOURG S.A.

Complaints Handling Procedure

Aviva Investors Luxembourg S.A. (hereafter “AILX” or “the Company”) is strongly committed to providing high quality services to its clients. While AILX makes all the possible efforts to conduct its business in a manner that would avoid customers complaints, there could be times however when you may not be satisfied with our products or services.

The Company has set up this Complaints Handling Procedure to ensure that we treat fairly and without undue delays your complaint in line with applicable regulatory requirements.

How to file a complaint

You may address complaints free of charge in writing by registered post, e-mail or fax mentioning your name and contact details.

Additionally, please include an explanation of the facts originating the complaint, with all relevant supporting documentation at your disposal providing all necessary details, whenever possible, so that we may handle your complaint promptly and efficiently and answer best to your expectations.

Where to address your complaint

Please address your complaint by any of the below means to:

- **Postal mail:** Aviva Investors Luxembourg S.A.  
  Att. Compliance Department  
  2, Rue du Fort Bourbon  
  L-1249 Luxembourg  
  Grand Duchy of Luxembourg
- **Email:** compliance.lu@avivainvestors.com
- **Fax:** (+352) 40 83 58 317

Complaint resolution

AILX commits to acknowledge the receipt of your complaint in writing without delay and in any case within 5 working days after receipt of the complaint, indicating the name and contact details of the person responsible for investigating and responding to your complaint.

A detailed answer to your complaint, expressed in a registered letter, shall not exceed 20 business days following the date of receipt of the complaint. If any delay were to occur, we shall inform you in writing of the causes of the delay and the date at which the investigation is likely to be achieved.

In case you have not received an answer to the complaint within the relevant timeframe or if you are not satisfied with the answer provided, you may escalate your complaint further to the Management.
Board of the Company. In that case, we will then provide you with the professional contact details of the manager responsible for handling complaints within AILX.

**Alternative dispute resolution**

**Luxembourg**

If, in spite of our best efforts, you still remain dissatisfied with the response, you may refer the matter to the out-of-court resolution mechanism of the Commission de Surveillance du Secteur Financier (“CSSF” – the financial supervisory authority of Luxembourg) for up to one year after sending the complaint as per the provisions of the applicable CSSF Regulation 16-07 relating to out-of-court complaint resolution. This enables you to involve the regulator as a business mediator at no cost.

The out-of-court request can be filed in writing, by post, by fax, e-mail or online on the CSSF website.

- **Postal mail:** Commission de Surveillance du Secteur Financier
  Département Juridique CC
  283, route d’Arlon
  L-2991 Luxembourg
  Grand Duchy of Luxembourg
- **Email:** reclamations@cssf.lu
- **Fax:** (+352) 26 25 1 -2601

**Ireland**

In the case where you still remain unsatisfied with the delay or the outcome of a complaint relating to products or services offered by AILX in Ireland, as per the Consumer Protection Code of the Central Bank of Ireland (“CBI”), you may either take civil action or refer the complaint to the relevant alternative dispute resolution entity known as the Financial Services and Pensions Ombudsman (“FSPO”).

A complaint form can be submitted in writing, by post, by fax, e-mail or online on the FSPO’s website.

- **Postal mail:** The Financial Services and Pensions Ombudsman’s Bureau
  3rd Floor, Lincoln House, Lincoln Place
  Dublin 2, D02 VH29
  Ireland
- **Email:** info@fspo.ie
- **Fax:** (+353) 1 567 7000
- **Website:** [www.fspo.ie/complaint-form.aspx](http://www.fspo.ie/complaint-form.aspx)

**Data protection**

The Company takes all necessary measures to ensure that the processing of personal data complies with the applicable rules on personal data protection.