



## COMPLAINTS PROCEDURE

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We endeavour to conduct business in a manner that avoids client complaints, but in certain cases, client complaints may occur.

A complaint is an expression of dissatisfaction with a product or service provided by Banque Havilland S.A.

You can lodge a complaint in writing by post addressed to the Compliance Department:

Banque Havilland S.A.  
35a avenue J.F. Kennedy  
L-1855 Luxembourg

The communication must:

clearly indicate that it is a complaint

include the customer's contact details; and

include a brief description of the reason for the complaint.

A written acknowledgment will be sent to the complainant within 10 days of receipt.

Banque Havilland S.A. undertakes to ensure that complaints will be answered within a month from the date the complaint was sent. However, if this timeframe cannot be met, Banque Havilland S.A. will inform the complainant of the reasons for the delay and give an indication as to when the complaint is expected to be resolved.

In the event that the response provided is not satisfactory to the client, the complaint and the response provided to the client may be referred to the authorised manager of Banque Havilland S.A. in charge of the management of the complaint treatment.

If you are still not satisfied with the solution or response given after escalation to the authorised manager in charge of the management of complaint treatment, you can file a request for an out-of-court complaint settlement, in accordance with the provisions of regulation no. 16-07 issued by the Luxembourg financial regulator, the CSSF.

### Commission de Surveillance du Secteur Financier

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