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Complaint Handling Procedure

Dear Client,

TMF Luxembourg aims to provide a high standard of services to our clients. If however at any time you would like to discuss with us how our services could be improved, or if you are dissatisfied with the services received, you may contact us directly via your contact person.

With regards to a complaint, TMF Luxembourg will ensure that a thorough and impartial investigation is carried out within a reasonable time frame, after receipt of a complaint.

- You will receive a written acknowledgement within ten business days of receipt of the complaint.
- The response will indicate the name and position of the person handling the complaint.
- One month after receipt of the complaint, TMF Luxembourg will send you a response. The response will contain:
 - o a final response to your complaint; or
 - o a response where TMF Luxembourg will inform you of the causes of a delay and indicate the date at which the examination of the complaint is likely to be achieved.

If you remain unsatisfied upon receipt of TMF Luxembourg's final response, you may refer to our regulator:

Commission de Surveillance du Secteur Financier (CSSF) 110, route d'Arlon

L-1150 Luxembourg

+352 26 251 1

The CSSF circular on complaint handling can be found on:

http://www.cssf.lu/en/consumer/complaints

We would like to thank you for choosing TMF Luxembourg as your service provider.



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