

INFORMATION ABOUT SWEDBANK MANAGEMENT COMPANY'S COMPLAINTS HANDLING PROCEDURE

Swedbank Management Company S.A. has implemented procedures for managing investor complaints which complies with the requirements of CSSF Regulation 16-07 relating to the out-of-court resolution of complaints and CSSF Circular 14/589.

A complaint is an expression of dissatisfaction about a financial service or product received in writing or verbally from an investor.

In this context, any complaint must be sent to the Compliance Officer at Swedbank Management Company S.A., 65, Boulevard G D Charlotte, L-1013 Luxembourg.

Investors may file complaints free of charge in the official language or one of the official languages of their Member State.

Swedbank Management Company will treat your complaint as follows:

- An acknowledgement letter will be sent to you within ten business days as of the receipt of the complaint if the complaint cannot be closed before this timeline. This letter will also inform you about the name of the person in charge of handling your complaint.
- An answer will be sent to you without undue delay and in any case, within a period which will not exceed one month between the date of receipt of the complaint and the date at which the answer to the complainant was sent. Where an answer cannot be provided within this period, Swedbank Management Company shall inform you of the causes of the delay and indicate the date at which its examination is likely to be achieved.

Swedbank Management Company informs the investors of the existence of the out-of-court dispute settlement procedure with the *Commission de Surveillance du Secteur Financier* ("the CSSF"), the Luxembourg Supervisory Commission of the Financial Sector.

Where an investor did not receive a response or satisfactory response within one month of a complaint being submitted to Swedbank Management Company, the investor can refer their complaint to the CSSF by the following means:

- Either by post addressed to the *Commission de Surveillance du Secteur Financier*, 283 route d'Arlon, L-1150 Luxembourg
- Or by e-mail at the following address: direction@cssf.lu.