## COMPLAINTS HANDLING

OREA Capital S.A. pays particular attention to complaints submitted by its clients and prospective clients.

All complaints are handled free of charge, diligently, objectively and in clear and understandable language.

### Submitting a Complaint

You may submit your complaint by post to:

**OREA Capital S.A.**
For the attention of the Complaints Handling Officer
126, Route d'Arlon
L-8311 Capellen
Luxembourg

You may also submit your complaint by e-mail to: **compliance@oreacapital.com**

You may also address your complaint directly to your relationship manager.

Any complaint received by OREA Capital S.A., regardless of the communication channel used, is registered and processed under the responsibility of the officer responsible for complaints handling.



To facilitate its assessment, your complaint should describe the relevant facts and, where possible, be accompanied by all useful information and supporting documents.

### Processing Times

A written acknowledgement of receipt will be sent to you within a maximum period of ten business days following receipt of your complaint, unless a final response is provided within that period.

OREA Capital S.A. will examine your complaint as promptly as possible and, in principle, provide a response within a maximum period of one month from receipt.

Where this timeframe cannot be respected, you will be informed of the reasons for the delay, the status of the review and the estimated date by which the assessment is expected to be completed.

The response provided will clearly set out OREA Capital S.A.'s position and the reasons supporting that position.

### Complaints Relating to Services Provided in Luxembourg

If your complaint relates to services provided in Luxembourg and you have not received a satisfactory response, or no response has been provided within the applicable timeframe, you

may, subject to the applicable admissibility requirements, refer the matter to the Commission de Surveillance du Secteur Financier (CSSF) and request out-of-court resolution of your complaint.

In particular, the complaint must have been submitted in writing beforehand to the Complaints Handling Officer. The request to the CSSF must be submitted within one year from the date on which the complaint was first submitted to OREA Capital S.A. The procedure is voluntary and free of charge.

The admissibility requirements and practical arrangements are available on the CSSF website:
https://www.cssf.lu/en/customer-complaints/

The use of an out-of-court resolution procedure does not affect the complainant's right to bring proceedings before the competent courts.

**Complaints Relating to Services Provided in Belgium**

If your complaint relates to services provided by the Belgian branch of OREA Capital S.A. and no satisfactory solution has been reached, you may, depending on the nature of the dispute and your status, refer the matter to Ombudsfin, the Belgian financial ombudsman service, within the limits of its competence.

The Ombudsfin procedure is free of charge. In certain circumstances, Ombudsfin may reject a request submitted more than one year after the complaint was first made to the financial institution concerned. Specific restrictions may also apply to legal entities other than micro-enterprises and small enterprises.



Further information and submission procedures are available on the Ombudsfin website:
https://www.ombudsfin.be/en/

You may also notify the matter to the FSMA. The FSMA reviews notifications in its capacity as supervisory authority but does not act as a mediator in the settlement of individual disputes.
https://www.fsma.be/en

The use of an out-of-court resolution procedure does not affect the complainant's right to bring proceedings before the competent courts.

**Confidentiality and Personal Data**

Complaints and any information provided in connection with them are processed in accordance with applicable requirements relating to confidentiality, professional secrecy and the protection of personal data.

For further information on the processing of your personal data, please consult the Privacy Notice available on the OREA Capital S.A. website.