



UNION BANCAIRE PRIVÉE

INFORMATION REGARDING COMPLAINTS PROCEDURE FOR UK RESIDENTS

Union Bancaire Privée (Europe) S.A. (the “Bank”) seeks to provide effective and high-quality services to all its clients. If, despite all our efforts, we do not fully meet your expectations, you may submit a complaint by following the procedure described below (as an alternative to our standard Complaint Procedure that remains applicable if you deem it more convenient).

1. HOW TO LODGE A COMPLAINT

If you are dissatisfied with our services or wish to inform us of any problems or a dispute, you can submit a complaint by post, email, fax or orally to the individuals listed in section 2 below.

Be sure to include and confirm in writing your name, the account name or number in question, your address and other contact details, the date and location of your complaint, the name of your relationship manager, the subject, the grounds and the circumstances surrounding your complaint, and please do not forget to sign. This information will help us process your complaint quickly and efficiently.

We also ask that you attach or enclose any documents you believe would help us to properly analyse your complaint.

2. WHERE TO SEND YOUR COMPLAINT

Your relationship manager should be able to handle most problems or questions, and you should feel free to discuss any issues with him or her. In addition, you can always address any problems you may have to the head of Private Banking, who is responsible for handling complaints.

If you are not completely satisfied with the answers you get from these two individuals, you can forward your complaint to the head of Authorised Management.

All of these individuals can be reached using the following contact information:

Postal address: 287–289, route d’Arlon, L–1150 Luxembourg

Tel: (+352) 228 007 1 - Fax: (+352) 228 007 220.

3. COMPLAINTS PROCEDURE

We will promptly confirm receipt of your complaint.

We will analyse your complaint and respond in writing within eight (8) weeks following receipt of your complaint. However, if your complaint refers to payment services, we will resolve your complaint within fifteen (15) business days of its receipt (or within thirty-five (35) days in exceptional cases).

4. OUT-OF-COURT COMPLAINT RESOLUTION PROCEDURE – Financial Ombudsman Service (“FOS”)

If, despite our efforts you are not satisfied with our response and provided that you are an eligible complainant (as defined in the FCA Handbook), you may refer your complaint to the FOS.

The deadline for submitting your complaint to the FOS is (i) six (6) months after the receipt of the Bank’s final response and (ii) six (6) years of the event complained about (in exceptional cases within three (3) years from the date on which you became aware of the cause for complaint).

Your complaint to the FOS must be submitted in writing, either by post to the Financial Ombudsman Service, Exchange Tower, London E14 9SR, United Kingdom or by email (complaint.info@financial-ombudsman.org.uk) or by telephone (0800 023 4567).

Union Bancaire Privée (Europe) S.A. - Luxembourg

287-289 route d’Arlon - L-1150 Luxembourg

P.O. box 79 - L-2010 Luxembourg

T +352 228 007-1 - F +352 223 767

Liability company, R.C.S. Luxembourg B 9.471

Union Bancaire Privée, UBP SA - Head Office

Rue du Rhône 96-98 - 1211 Geneva 1 - Switzerland -

www.ubp.com

Union Bancaire Privée is incorporated in Geneva, Switzerland, as a limited liability company