



UNION BANCAIRE PRIVÉE

Complaints handling policy

1. Purpose

UBP ASSET MANAGEMENT FRANCE. (hereinafter “UBP AM FRANCE”) has put in place and maintains an effective and transparent complaints handling policy. The purpose of this policy is to ensure that clients’ complaints are processed in a prompt and fair manner, in accordance with the applicable regulations.

UBP AM FRANCE and the Group Union Bancaire Privée, UBP SA (hereinafter « UBP Group) attach great importance to identifying and handling clients’ complaints regardless the cause or matter.

2. Scope

In accordance with applicable regulations, a complaint includes all forms of clients’ or investors’ dissatisfaction and disputes pertaining to UBP AM FRANCE’s services.

Requests for information, advice, clarification or service are deemed to not constitute a complaint and do not fall under the scope of this policy.

3. Complaints procedure

Where to lodge a complaint

All claims may be lodged with UBP AM FRANCE’s Client Services in writing to Union Bancaire Gestion Institutionnelle (France) SAS, 116 avenue des Champs-Élysées 75008 Paris, France or by mail to ubpamfrance@ubp.com.

Investors in a collective investment scheme (UCITS and AIF) distributed in an European Union member state or member of European Economic Area other than France, may lodge their complaint in the official language of such member state and may request a response in the same language.

UBP AM FRANCE handles client and investor complaints free of charge.

Time to respond

UBP AM FRANCE shall respond to investor and client complaints in the following manner:

- UBP AM FRANCE shall acknowledge receipt of the complaint within ten business days of receiving the complaint unless a response has already been given.
 - UBP AM FRANCE shall respond to the complaint within a maximum of two months from the date of receipt of the complaint, except in duly justified exceptional circumstances. In such cases, UBP AM FRANCE shall inform the client that the response to the complaint will not be.
-

4. Specific information on mediation

If a client or investor is not satisfied with the response given to its complaint, they may among other recourse address free of charge a request for mediation of the Autorité des Marchés Financiers (“AMF”) in writing to the “Médiateur de l’Autorité des Marchés Financiers 17 place de la Bourse 75082 Paris cedex 2, France) or by filing the request directly of the AMF website: <https://www.amf-france.org/fr/le-mediateur-de-lamf/le-mediateur-mode-demploi/dans-quels-cas-saisir-le-mediateur>).