



UNION BANCAIRE PRIVÉE

COMPLAINTS PROCEDURE

Union Bancaire Privée (Europe) S.A. (the “Bank”) seeks to provide effective and high-quality services to all its clients. If, despite our efforts, we do not fully meet your expectations, you may submit a complaint by following the procedure described below.

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 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 your name. 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 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. Alternatively, 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 confirm receipt of your complaint within ten business days (or 15 business days for complaints about our payment services), unless we are able to resolve your complaint within that timeframe.

We will analyse your complaint and respond in writing within 30 business days following receipt of your complaint. However, if your complaint is complex or requires further inquiries, we will let you know when you can expect an answer.

4. OUT-OF-COURT COMPLAINT RESOLUTION PROCEDURE – CSSF

If, despite our efforts, you are not satisfied with our response, you can use the out-of-court complaint resolution procedure set up by the Luxembourg financial supervisory authority (Luxembourg Commission de Surveillance du Secteur Financier, CSSF).

The deadline for submitting your complaint to the CSSF is one year after the date on which you submitted your complaint to the Bank.

Your complaint to the CSSF must be submitted in writing, either by post (283, route d’Arlon, L-1150 Luxembourg), fax ((+352) 262 512 601) or email (reclamation@cssf.lu), or by completing the form available on the CSSF website (<http://www.cssf.lu/en/consumer/complaints/>, where you will also find CSSF Regulation No. 16-07 on the out-of-court resolution of complaints).

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