

Equiom (Luxembourg) S.A.

Complaint Handling Procedure

Complaints Procedure

The satisfaction of our customers is a top priority for Equiom (Luxembourg) S.A. (“Equiom Luxembourg”). If you are not satisfied with our service, you have the possibility to file an official complaint with us.

Equiom Luxembourg understands a customer complaint to be any formal expression of dissatisfaction with the service provided by Equiom Luxembourg. At Equiom Luxembourg, we take complaints very seriously and will address these as swiftly as possible as well as use it as an opportunity to improve the quality of our services.

Making a complaint:

A complaint can be raised by any customer that is serviced by Equiom Luxembourg (the “Complainant”).

Please address your complaint in writing to the responsible member of our management team, **Mr Nicolas Schreurs**:

- **Mail:** Equiom (Luxembourg) S.A. | Attn: Mr Nicolas Schreurs | 19, Rue Eugène Ruppert | L-2454 Luxembourg
- **E-mail:** nicolasschreurs@equiomgroup.com

In order to process a complaint appropriately, please make sure to include the complete name of the customer serviced by Equiom Luxembourg, your name and contact details and the details of your complaint.

Complaints can be made in the following languages: English or French.

Handling your complaint:

Upon receipt of any complaint, Equiom Luxembourg will record the relevant details, including the date and time of receipt. A written acknowledgement will be issued to the Complainant within 10 Business Days unless the complaint has been fully resolved within the intervening period (in which case this will be communicated to you).

The acknowledgment letter will also include the name and contact details of the person in charge of the complaint handling process.

In accordance with the CSSF Regulation 16-07, Equiom Luxembourg will provide the Complainant with a written response to your complaint, including a conclusive resolution to your complaint. This will be issued no later than one month after date of receipt of the formal written complaint.

Where an answer cannot be provided within the above stated timescale, Equiom Luxembourg will respond accordingly and clarify the cause of the delay and when a response can be expected.

In case the handling of the complaint did not arrive at a satisfactory resolution for you, as Complainant you retain the prerogative to follow the out-of-court complaints-resolution procedure of the regulatory authority in the Grand Duchy of Luxembourg, the Commission de Surveillance du Secteur Financier (CSSF) (see CSSF Regulation 16-07).

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CSSF Out-of-court resolution of complaints:

Complaints may be forwarded to the CSSF, using the form at the following link: <https://www.cssf.lu/en/customer-complaints/>

Complainants can refer their complaint to the CSSF in French, German, Luxembourgish or English:

By filing in the [online complaint form](#) where all relevant documents can be attached.

Or by sending the completed complaint form (PDF):

– Either by mail (simple mailing, no registration letter required) to the following address:

Commission du Surveillance du Secteur Financier
Département Juridique CC
283, route d'Arlon
L-2991 Luxembourg

– Or by fax at the following number: (+352) 26 25 1 – 601

– Or by email to the following email address: reclamation@cssf.lu