

CADELUX S.A.

Complaints Handling Policy

CADELUX S.A. is authorized to act both as a Management Company in accordance with Chapter 15 of the Law of 17 December 2010 on undertakings for collective investment and as an Alternative Investment Fund Manager in accordance with Chapter 2 of the Law of 12 July 2013 on Alternative Investment Fund Managers.

CADELUX S.A. (“Cadelux”) has put in place procedures concerning complaints handling to ensure that complaints are processed in a prompt and fair manner, in accordance with the applicable regulations.

Investors are entitled to expect their claims to be handled fairly and equitably. As such, any investor may address his/her grievances through Cadelux’s website, email or mail. Complaints are submitted in writing and processed free of charge for investors.

- Via the Internet on Cadelux’s website <http://www.cadelux.lu/>
- By Email to the following address info@cadelux.lu
- By Letter, addressed to Cadelux’s Complaints Handling Officer, at CADELUX S.A., 287, Route d’Arlon L-1150 Luxembourg, Attn. Gilles Wéra

In order to assess the complaint, Cadelux’s Complaints Handling Officer first looks at the subject matter of the complaint and determines whether it should uphold the complaint in the first place. The Complaints Handling Officer will then conduct adequate investigations to clarify the truth objectively, impartially and in a credible manner.

For the simple cases, Cadelux will provide a response to the complainant in writing within ten (10) working days of the grievance being received.

For more complex cases, the Complaints Handling Officer will acknowledge receipt of the complaint within the same delay of ten (10) working days and will inform the complainant that his claim is under handling and managed in the best way possible.

Cadelux will provide an answer within one month of receipt of the claim, except in exceptional valid circumstances.

If the complainant has not received a response within this delay of one month or if he is not satisfied with the quality of the response, he can request to have his case directly reviewed by the Board of Directors, or he can escalate his complaint to the CSSF, following the terms and conditions described in CSSF Regulation 16-07, relating to out-of-court complaint resolution and the CSSF Circular 17/671.

All the useful information, as well as the form to be completed can be found on the CSSF website (<https://reclamations.apps.cssf.lu>)