



Carnegie Fund Services S.A.
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BIC (swift): CARNLULLCFS
www.carnegie.lu

Complaint Resolution Procedure

Should you encounter any dissatisfaction or meet a difficulty in your relationship with Carnegie Fund Services S.A. (hereinafter also "CFS"), please feel free to address your claim in writing to the Risk & Compliance Officer, as laid down in paragraph 5.2.2 of the CSSF Circular 12/546 as amended, by the Art. 7 of the CSSF Regulation 10-04, the CSSF Regulation 16-07 and by the CSSF Circular 17/671, at the below address:

Carnegie Fund Services S.A.
Att. Risk & Compliance Officer
P.O. Box 1141
LU-1011 Luxembourg

Please clearly indicate your account number, full name and address, the nature of your claim, and the steps taken so far to resolve the problem if any.

Within ten (10) business days after receipt of your complaint, you shall receive our answer or a written acknowledgement that we have received your complaint.

Effectively, it means that upon receipt of your claim, the Risk & Compliance Officer informs CFS' Management, investigates internally the basis of your claim, including its factual circumstances and, based on this analysis, drafts a reply. The draft reply, in plain and easily comprehensible language, shall then be submitted to CFS' Management for approval and execution along with its supportive documentation.

You shall then receive, without undue delay and in any case no later than one (1) month after the receipt of your written claim, our answer signed by a member of CFS' Management.

Should we for any reason be unable to provide you with an answer within this period, we shall inform you of the causes of the delay and indicate the date at which its examination is likely to be completed.

Finally, should you deem our answer not satisfactory, we kindly inform you that the Luxembourg Financial Regulator, the CSSF, has adopted an out-of-court complaint resolution procedure in this respect. You will find the application form and all useful information regarding the latter procedure on the CSSF website: <http://www.cssf.lu/en/consumer/complaints/>

Name and details of the person of the Management in charge of complaints handling:

Gianfranco MEI
Managing Director
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