

Client Complaints Handling Policy

CapitalatWork Foyer Group SA always strives to provide you with the highest quality of service. However, if we didn't meet your expectations and you wish to file a complaint we are here to listen. Indeed, you can do so in several ways:

1) Contact the Compliance Team

You are strongly encouraged to address your complaint to the Compliance Officer. Please do not forget to include:

- Your name, surname and address;
- The concerned account number (if applicable);
- A description of the issue you encountered including elements useful to understand it such as dates, references to related transactions, supporting documents, etc.;
- An estimate of any loss or other inconveniences you had to face (if any);
- The services or persons involved (if any).

Your complaint is to be sent to the following address:

CapitalatWork Foyer Group S.A.
To the attention of the Compliance Officer
Rue Léon Laval, 12
3372 Leudelange
Luxembourg

Or by e-mail addressed to complaints.lu@capitalatwork.com

We will acknowledge receipt of your message in writing within a maximum of 10 working days as from the reception of your complaint.

We will take all necessary measures to provide you with a swift answer, within a delay of one month at most.

In case a complete answer cannot be provided within a one-month time frame, you will be notified by the person in charge of your complaint on the causes of the delay. Moreover, we will provide you with an indicative deadline by which we will analyze your query.

We will strive to provide you with a clear, simple, plain and easily understandable answer. We will make sure to include the contact details of the employee in charge of handling your complaint.

2) Contact the Management Committee

If you haven't received a (satisfactory) answer, you still have the possibility to directly contact the member of the Management Committee in charge of Complaints:

CapitalatWork Foyer Group SA
To the attention of Mr Robert Pegels
Rue Léon Laval, 12
3372 Leudelange
Luxembourg

3) Contact the Commission de Surveillance du Secteur Financier (CSSF)

Should you disagree with the answer provided by CapitalatWork Foyer Group SA, you have the right to file your complaint to the CSSF out-of-court complaint resolution procedure.

In this case, you will be provided with a copy of:

- the CSSF Regulation 16-07 dated November 11, 2016 detailing the out-of-court complaint resolution procedure;
- the CSSF Circular 17/671, as amended, detailing the specifications regarding CSSF Regulation N°16-07.

The opening of the CSSF out-of-court resolution is subject to the condition that the Complaint has been previously dealt with CapitalatWork Foyer Group SA. In this respect, you must have previously sent your complaint in writing to the person responsible for complaint handling at Management Committee level and not have received a (satisfactory) answer.

You can contact the CSSF no later than one year and not before one month after the filing of the original complain to CapitalatWork Foyer Group SA (sending date).

The Complaint to the CSSF must be filed in writing through one of the following channels:

- Online complaint platform : <https://reclamations.apps.cssf.lu/index.html?language=en>
- By post at the following address:

Commission de Surveillance du Secteur Financier Département Juridique CC 283, route d'Arlon L-2991 Luxembourg
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- By e-mail: reclamation@cssf.lu
- By fax: (+352) 26 251-2601

The Complaint to the CSSF shall be supported by a statement of the reasons why it was filed together with the following documents:

- a detailed and chronological description of the facts underlying the complaint and the steps you have already taken;
- a copy of the original complaint;
- a copy of the answer to the original complaint or a statement of good faith confirming that you did not receive an answer within one month;
- a statement confirming you did not refer the matter to a court, an arbitrator or any other out-of-court complaint resolution body in Luxembourg or abroad;
- the agreement with the request handling conditions of the CSSF as body responsible for the out-of-court resolution of your complaint;
- your express authorization to the CSSF for transmitting your request to CapitalatWork Foyer Group SA, including the attachments as well as any future correspondence;
- in case a person acts on your behalf or on behalf of a legal entity, a document proving that this person is legally entitled to do so;
- a copy of your valid ID document or, should the applicant be a legal entity, of the natural person representing the latter.

The request shall be filed in either Luxembourgish, German, English or French. The procedure will, in principle, be conducted in the language in which the request was filed to the CSSF.