

Client Complaints Handling Policy

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CapitalatWork Foyer Group sa always tries to provide you with the highest quality of service. However, if you encounter a problem or you are not totally satisfied and you want to inform us about services or products that should be improved or complain about errors and mistakes, you have several possibilities:

1. Contact the compliance team

- You are encouraged to forward as soon as possible your complaint to the Compliance Officer, with indication of:
- Your name, surname and address
- The concerned account number (if applicable)
- A description of the issue about which you complaint including dates, references to related transactions, related documents, etc
- An estimate of any loss or other inconvenience suffered (if any),
- The services or persons involved (if any).

We shall acknowledge receipt of your message in writing within a maximum of 10 working days as from the reception of your complaint. CapitalatWork will take all necessary measures in order to give you a quick answer, within a maximum of one month. Upon your request, additional information about the way your complaint is being handled will be made available to you.

Depending on which country or entity is concerned, your complaint is to be forwarded to one of the following addresses:

For Belgium and The Netherlands:

CapitalatWork S.A.
To the attention of the Compliance Officer
Avenue de la Couronne 153 - 1050 Brussels
Belgium

Or by e-mail addressed to compliance.be@capitalatwork.be

For Luxembourg:

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

Or by e-mail addressed to: compliance.lu@capitalatwork.lu

2. Contact the Management Committee

If you are not satisfied with the answer received, you of course still have the possibility to contact directly a member of the Management in charge of Complaints:

For Belgium and The Netherlands:

CapitalatWork S.A.
To the attention of Mr Robert Pegels
Avenue de la Couronne 153 - 1050 Brussels
Belgium

For Luxembourg:

CapitalatWork Foyer Group S.A.
To the attention of Mr Benoit de Hults
Rue Léon Laval 12 - 3372 Leudelange
Luxemburg

3. Contact with the CSSF or Ombudsman

For Belgium and The Netherlands:

In case you disagree with the answer given by CapitalatWork to your complaint, we invite you to submit your complaint to the mediation service with following coordinates "Service de Mediation Banques Credit Placements", North Gate II, Boulevard du Roi Albert II 8 bte 2, 1000 Bruxelles" (Internet site: <http://www.ombudsfin.be> and e-mail address: ombudsman@ombudsfin.be). The mediation service can propose solutions to end the dispute.

For Luxembourg:

In case you disagree with the answer given by CapitalatWork to your complaint, CapitalatWork will confirm its decision to have recourse to the out-of-court complaint resolution procedure to resolve the dispute. Where CapitalatWork has undertaken to resort to the out-of-court complaint resolution procedure with the CSSF, the Client will be provided a copy of the CSSF Regulation 16-07 dated November 11, 2016 detailing the out-of-court complaint resolution procedure, the required documents to be provided to the CSSF, as well as the different means to contact the CSSF to file a request.

The complainant has the ability to seize the CSSF within one year from the date on which he introduced his claim to CapitalatWork.