

# Complaints handling procedure

## Introduction

The purpose of this document is to provide investors with information on the Complaints Handling Policy applicable to Threadneedle (Lux) and its management company Threadneedle Management Luxembourg S.A.

## Definition

This procedure shall apply in relation to a complaint filed to recognise a right or to redress harm, where a complainant expresses dissatisfaction with the management or distribution of sub-funds of Threadneedle (Lux) or with Threadneedle Management Luxembourg S.A.'s products or services. Requests for information or clarification are not considered as complaints. Non-investors may also raise a complaint.

## Complaints procedure

Investors may file a complaint free of charge in their own language, stating their name, contact details and details about the product, service and entity the complaint refers to.

Investors can file a complaint:

- by sending an email to: [Luxoversight@columbiathreadneedle.com](mailto:Luxoversight@columbiathreadneedle.com)
- by sending a letter to:

Threadneedle Management Luxembourg S.A.

Attn. : Complaints Officer

44, rue de la Vallée

L-2661 Luxembourg.

## Processing

We will respond in writing within ten (10) business days after the receipt of the complaint, to either acknowledge the receipt of the complaint or provide a response. This letter will also inform the complainant about the name of the person handling the complaint.

An answer will be sent to the complainant without undue delay and in any case within one month as of the date of receipt of the complaint. If more time is required to examine the complaint, the Complaints Officer shall inform the complainant of the causes of the delay and indicate the date at which the examination is likely to be achieved.

## Escalation

Where the complainant did not obtain an answer or a satisfactory answer from the Complaints Officer, he/she has got the opportunity to raise the complaint up to the management of Columbia Threadneedle Investments. The relevant contact details will be provided with the response of the Complaints Officer.

### **Out-of-court complaint resolution procedure at the CSSF**

If, for any reasons, the complainant does not receive a satisfactory response, he/she can contact the *Commission de Surveillance du Secteur Financier* ("CSSF") at the latest one year after the date on which he/she first filed the complaint with Columbia Threadneedle Investments:

- By post :  
Commission de Surveillance du Secteur Financier  
Département Juridique - Service JUR - CC  
283, route d'Arlon  
L-2991 Luxembourg; or

- By fax: +352 26 25 1- 2601; or

- By e-mail: [reclamation@cssf.lu](mailto:reclamation@cssf.lu)

Further information from the CSSF can be found on <http://www.cssf.lu/en/consumer/complaints/>.