

Handling of complaints

Natixis Corporate and Investment Banking Luxembourg (“NCIBL”) has established guidelines governing the management of complaints in order to ensure that these are dealt with quickly and transparently. We take any criticism we receive from you very seriously and use it as a basis for the continuous optimization of our services, if necessary by way of the implementation of suitable measures.

1. Dealing with complaints

All natural persons and legal entities impacted by the activities of NCIBL may lodge complaints.

- NCIBL is responsible for the handling of complaints.

Complaints can be lodged in electronic form as well as in written or verbal form. We ask you to submit your complaints to:

- Your known contact person at Natixis Corporate and Investment Banking Luxembourg; or
- by email to informations@lu.natixis.com ; or
- by post to: Natixis Corporate and Investment Banking Luxembourg

51, avenue John F. Kennedy

L-1855 Luxembourg

2. In order to process your complaint, we require the following details.

- Your contact details (company, contact person, telephone number, email)
- Conduct, product or service related to your complaint
- Description of the complaint
- Formulation of your concern and/or description of what should be addressed by the complaint (e.g. troubleshooting, improvement of service etc).
- If applicable, documents which aid in understanding the incident

3. We will deal with your complaint individually and in a timely manner. We will confirm its receipt by email within 10 banking days by post. Our confirmation will include details about the contact partner handling your complaint as well as the anticipated time to deal with it. We will address your complaint within 30 days following its receipt. Should we need more time to research your concern, we will inform you of the reason for the delay as well as the anticipated processing time. Our aim is to find a fair solution based on our investigations. Should we not be able to pursue your complaint, we will give you the reasons for this.

4. Should you, however, not receive a satisfactory response from us, you may contact the following body:

CSSF – Direction Juridique

283, route d’Arlon

L-2991 Luxembourg

reclamation@cssf.lu

Details can be found on their homepage at www.cssf.lu. Furthermore, you are of course free to take legal action

5. Miscellaneous

- The processing of complaints is free of charge
- The above guidelines will be regularly reviewed