

MPL Management (Luxembourg) S.A. Complaints handling Policy

MPL Management (Luxembourg) S.A. places a high value on ethical legal behaviour and its good name and reputation, and expects all employees and associated individuals to be aware of their professional obligation to transact their business affairs in a legal and ethical manner. MPL views complaints as a client's expression of dissatisfaction about the provision of services or product offered and consider that all complaints should be treated seriously, however minor, since a pattern of minor complaints may indicate a more serious issue.

It is MPL Management (Luxembourg) S.A.'s policy to handle any complaint promptly and courteously and in accordance to with the relevant Luxembourg laws and regulations.

How we will deal with your complaint

Upon notification of a complaint, MPL Management (Luxembourg) S.A. will take the steps necessary to determine the basis of the complaint and will:

- Ensure the complaint is acknowledged in writing to you within **5 business days** from its receipt and that you are informed of the name and contact details of the person in charge of the complaint;
- Seek to gather further relevant information and evidence as part of the investigation into the complaint;
- Provide a final written response to you either by letter or electronic mail regarding the resolution of the complaint as soon as practicable and in any event no later than **1 month** from the date of the receipt of the original complaint;
- Where it is not possible to provide a response within such timeframe, we will inform you about the cause of the delay and provide a date by which the complaint may be resolved.

If we cannot find any agreement:

- there is the option for further internal escalation to the Management of MPL Management (Luxembourg) S.A.
- there is also the option for further escalation to the CSSF, the Luxembourg Financial Regulator ('Commission de Surveillance du Secteur Financier')
-> Information about the out-of-court resolution of complaints (CSSF Circular 14/589) can be found via the following link: <http://www.cssf.lu/en/consumer/complaints/>

Confidentiality

All complaints are treated as confidential.

Contact

- Via email to 'MPLM_Complaints@mplgroup.com'
- Via post to MPL Management (Luxembourg) S.A.
Attention: 'Complaints Handling Department'
24, rue Beaumont
L-1219 Luxembourg