

Documentation IMS

Complaints Handling Policy

for

WESTPOLE LUXEMBOURG



WESTPOLE
a different landmark

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Distribution List

Security Compliance Board	To review, approve and authorize
Relevant third Parties	To understand and comply
Date	November 2022
Review	This Policy is reviewed and validated annually last review Q4 2022 30/03/2023

Communication

This policy is communicated to all WESTPOLE'S Luxembourg third parties.

1. POLICY STATEMENT

WESTPOLE Luxembourg pays a particular attention to the satisfaction of its clients and the protection of their interest. In this context, the objective of this policy is to:

- Defining a complaints handling process;
- Defining reporting lines as well as the internal control mechanism;
- Provide instruction on how complaints should be received and dealt in order to solve them professionally, efficiently with a reasonable time;
- Allow complaints to submit a claim to WESTPOLE Luxembourg according to a simple and rapid procedure.

WESTPOLE Luxembourg employees, including the members of the Board, and the executive team, are committed to efficient and fair resolution of complaints. We actively solicit feedback from our clients on a regular basis and acknowledge a client's right to complain.

A complaint may be oral or written. Complaints can be by way of negative feedback, which may not require a resolution or formal follow-up. While this type of feedback is valuable to WESTPOLE Luxembourg. However, the Policy does not apply to feedback of this nature.

2. PURPOSE & SCOPE

WESTPOLE LUXEMBOURG S.A is a public limited liability Company (société anonyme) organized and established under the laws of Luxembourg, having its registered office 3 Rue de l'Industrie - Bâtiment SolarWind L-8399 Windhof, registered with the RC of Luxembourg under number B4306.

WESTPOLE Luxembourg is under supervision of CSSF for PFS Support status 29.2, 29.3 and comply with all applicable requirements and circulars related to its status. Duly represented by The Legal Representatives and PSF Directors, representing Westpole and signing the Agreement.

The present complaints handling policy is designed to ensure compliance with the following requirements and regulations:

- CSSF Circular 17/671 (as amended by Circular CSSF 18/698) of 13 October 2017 (which cancels and replaces CSSF Circular 14/589 of 27 June 2014);
- CSSF Circular IML 95/118 repealed by CSSF Regulation N° 13-02;
- CSSF Circular 14/589 (Details concerning Regulation CSSF N° 13-02 of 15 October 2013 relating to the out-of-court resolution of complaints);
- CSSF Regulation N° 16-07 relating to out-of-court complaint resolution.

3. DEFINITIONS

Abbreviation	Definition
CSSF	Commission de Surveillance du Secteur Financier, the Luxembourg financial supervisory authority.
Client/ Customer	Any person or organization (the complaints) who is dissatisfied with a product or service provided and for any other reason, may contact WESTPOLE Luxembourg to complain.
Complaint	Any complaint filed against WESTPOLE Luxembourg by a Client/ Customer because of its capacity as a Client and solely in relation with and within the limits of such capacity as a Client, in order to have a right of the Client towards WESTPOLE Luxembourg be recognized or to have a prejudice suffered by the Client because of an action or because of the absence of an action of WESTPOLE Luxembourg.
Complainant	Client filing a complaint with WESTPOLE Luxembourg

4. COMPLAINTS HANDLING OFFICER AND INTERNAL CONTROL MECHANISMS

4.1 Complaints Handling Officer

Within the framework of the functioning of the Executive Committee, **Mr. Cédric Paint** is the conducting officer responsible for handling complaints and claims.

Mrs. Sandrine BUGADA-FROSIO his Substitute.

4.2 Security Compliance Board [SCB]

The Security Compliance Board is established to drive and keep prudential control over the Governance, Compliance, and Risk of the organization. The Security Compliance Board is fully integrated in the prudential control and in the decision-making processes with members of the Top Management and the Governance & Compliance Officer to ensures the monitoring and resolving of compliants.

4.3 Compliance Officer

The compliance officer takes into account, when establishing the monitoring plan, compliance with the applicable requirements and regulations mentioned in section 2 of this Policy. In his/her annual report, he/she ensures to take into account, the complaints handling and other claims received.

5. REQUIRED INFORMATION TO FILL A COMPLAINT

The complaint must be substantiated and accompanied by the following documents:

- A detailed and chronological statement of the facts giving rise to the complaint;
- In the event that a person acts on behalf and in the name of the complainant, a document attesting to his power of representation;
- Where applicable, a document attesting to the status of shareholder / unitholder (or former shareholder / unitholder) of the complainant as well as the details of the position held.

WESTPOLE Luxembourg reserves the right to request any other document or information it deems necessary for the investigation of the complaint.

6. HOW TO FILE A COMPLAINT

6.1 Complaints language

The complaint must be submitted in English or French

6.2 E-mail

To the following e-mails address:

- c.paint@westpole.lu
- backoffice.lux@westpole.lu

6.3 Mail

To the following address:

WESTPOLE Luxembourg SA
13 Rue de l'Industrie, 8399 Koerich

7. ACKNOWLEDGEMENT AND HANDLING OF A COMPLAINT

1. Any complaint received by WESTPOLE Luxembourg is stamped on the day it is received using a time stamp and sent to the complaints Handling Officer or the Substitute. However, complaints received by e-mail will not be timestamped insofar as the date of receipt as mentioned on the e-mail is valid.
2. The complaints Handling Officer, the Substitute:
 - Checks that the elements and required information mentioned in section 5 of the Policy have been sent by the Complainant in one of the languages mentioned in section 6 of the Policy;
 - Assess whether other documents or additional information are, if applicable, necessary for the investigation of the complaint;
 - Analyses of:
 - Data relating to the processing of the complaint in order to assess its seriousness, identify and deal with any significant, systemic or recurring problem that requires a specific action plan that exceeds the framework of the complaint in question and the one of the Policy;
 - Legal and operational risks;
3. Sends to the complainant, within 10 working days of receipt of the complaint, an acknowledgment of receipt, unless a detailed response can be provided within this period. This acknowledgment of receipt contains:
 - Information on the complaints handling procedure;
 - The full contact details of the person handling the complaint;
 - The reasonable response time and;
 - Where applicable, the commitment of WESTPOLE Luxembourg to resort to the out-of-court complaint handling procedure.

If the complaint is not eligible under this Policy, the complaints Handling Officer or the Substitute shall inform the complainant, within 10 working days of receipt of the complaint, and indicate to him where applicable, the person or entity concerned;
4. Seeks to collect and examine all relevant evidence and information concerning the complaint;
5. Defines an action plan in order to provide an adequate response to the complainant;
6. Ensures that the complainant receives an appropriate response within a reasonable period of time, without however this period being able to exceed one month from receipt of the complaint in question, except in exceptional circumstances which will be expressly justified;

7. Ensures that said response is written in simple and understandable language on the basis of clear, precise and up-to-date information and that it includes:

- Information to the complainant that he/she has the possibility to submit, if he is not satisfied with the response given to him by the complaints Handling Officer, a request for review of his complaint to the Security Compliance Board;
- Updates WESTPOLE'S Luxembourg complaints Register and indicates the status of the complaint in question.

During the complaint handling process, the complainant has the right to inquire with the complaints Handling Officer about the status of his complaint.

8. STATUS OF A COMPLIANT

The complaints Handling Officer has to define the following status of a complaint:

Status	Description
Pending	Pending acknowledgement of receipt a complaint has been received by WESTPOLE Luxembourg, but an acknowledgement of receipt has not already been sent to the complainant.
Open	A complaint has been received by WESTPOLE Luxembourg and an acknowledgement of receipt has been sent to the complainant, but an adequate response has not already been communicated.
Closed	Any complaint for which WESTPOLE Luxembourg has sent an adequate response to the Complainant, and for which WESTPOLE Luxembourg has received from the complainant a formal acceptance or formal cancellation of the complaint, or which remained uncommented by the complainant within a period of one (1) year following the date when the response was sent by the complainant.

Depending on the circumstances, a complaint classified as "Closed" can be reactivated and classified again with an "Open" status. The complaints Handling Officer ensures that all complaints that are classified as "Open" are followed.

9. RECORDE KEEPING

The complaints handling officer or his Substitute records each complaint received in a “Complaints Register” established in electronic format as well as all correspondence received and sent in this context. All original documents are also kept at the registered office of WESTPOLE Luxembourg. The complaints register contains at least the following information:

- The identity of the complainant;
- The date of receipt of the complaint;
- The identification number assigned to the complaint;
- The nature of the complaint; where applicable, the identity of the third-party service provider that is best able to respond to the complaint;
- The nature of the response to the complainant and the action to be taken;
- The date of the response to the complainant;
- The status of the complaint.

10. REPORTING TO THE CSSF

The complaint handling officer or the substitute provides the CSSF, on an annual basis at the latest within five months following the end of the financial year of WESTPOLE Luxembourg, with:

- Complaints register, classified by type of Complaints
- As well as a summary report of the Complaints and of the measures to be taken to handle them.

Complaints report does not consist of a compilation of summaries of complaints, but must in any case present the recurrent problems encountered by WESTPOLE Luxembourg, and must contain, if necessary, a report of the measures that have been taken to deal with complaints. This summary complaints report can be integrated into the annual report of the compliance function.

WESTPOLE Luxembourg will also ensure to notify the CSSF in case of a change in the delegation of complaints handling and in the event of a change of complaints handling officer.

11. DATA PROTECTION

Within the framework of the Policy, WESTPOLE Luxembourg stores on its secured platform clients and complainants information. In accordance with the laws and regulations applicable in terms of protection of personal data (the “Data Protection Laws”), WESTPOLE Luxembourg only processes the data necessary for the implementation of this Policy. The Clients and Complainants concerned have access to their personal

data collected and may in particular request the correction of said data, in accordance with Data Protection Laws. For further information on the processing of personal data, please refer to the personal data protection policy and related procedures adopted by WESTPOLE Luxembourg.