



Reporting a complaint

Our priority is to provide our clients with the highest possible quality of our services and the expertise of our people. We take complaints very seriously.

If you are not satisfied or you encounter a problem with our activities, services or employees, you may contact directly KPMG's Risk Management Partner by email using the contact form available at: <https://home.kpmg/lu/en/home/misc/contact-kpmg.html> or by letter to the following address:

*KPMG Luxembourg, Société coopérative
Risk Management Partner
39, Avenue John F. Kennedy
L-1855 Luxembourg*

Procedure

The communication should clearly state in the subject heading that it is a complaint. For the avoidance of doubt, general queries or requests are not to be considered as formal complaints.

Be sure to indicate your name, address and contact details, as well as a description of the issue or problem encountered. Additionally, to ensure complaints are dealt with efficiently, please include any other additional information or documents that can help to understand the facts.

You will receive confirmation that your complaint is being looked into within a maximum of 10 working days and a final response within 1 month from the reception of the complaint. In extraordinary cases, should further investigations be necessary and a response cannot be provided within this period of time, you will receive a written explanation where we will provide you with a date on which the assessment of the complaint is expected to be completed.

Extra-judicial claim before CSSF

If within 1 month after having sent the complaint to KPMG (a) you have not received any reply or (b) do not consider our response satisfactory, you have the possibility during the period of 1 year from the date in which the complaint was sent to KPMG, to lodge an out-of-court complaint with the Financial Supervisory Authority in Luxembourg, the *Commission du Surveillance du Secteur Financier* (CSSF), through the complaints form available on its website (www.cssf.lu) or by post, fax or email to the following address:

*Commission de Surveillance du Secteur Financier
283 Route d'Arlon
1150 Luxembourg
Fax: (+352) 26 25 1 - 2601
Email: reclamation@cssf.lu*