

CUSTOMER COMPLAINT HANDLING POLICY

I. General

Banque Transatlantique Luxembourg ("the Bank") has set up a procedure for handling complaints from customers which aims to deal with complaints efficiently, transparently and quickly in full compliance with the applicable regulations.

2. Definition of a claim

A claim is defined as a written or spoken statement in which a customer seeks recognition of a right or compensation for a prejudice related to services provided by the Bank.

3. Handling of complaints

The Bank undertakes to deal with any complaint from a customer free of charge in accordance with the following principles:

- transparency towards the client,
- concern for objectivity,
- search for the truth,
- traceability of procedures to ensure appropriate processing and timing in relation to the complexity of the complaint.

The complaint must be addressed to the customer's usual contact person, indicating that it is a complaint.

The customer must specify at least his account number, the service to which the complaint relates to and a detailed summary of the facts giving rise to the complaint.

The Bank shall notify the customer within 10 days that it has taken up the complaint, unless the Bank has answered before the expiry of that period. This notification shall mention the name and contact details of the person in charge of the case if different from the usual contact person.

If the customer does not receive a satisfactory answer from his usual contact person, he can send his complaint directly:

- By post to the following address: Complaints Service, Banque Transatlantique Luxembourg 17 Côte d'Eich B.P. 884, L-2018 Luxembourg
- By email: reclamation@banquetransatlantique.lu

A detailed response will be sent to the customer within one month of receipt of the customer's complaint.

If a response cannot be provided in a timely manner, the person handling the complaint will send a letter explaining the reasons for the delay and giving a date by which the complaint is likely to be closed.

4. Appeal to the regulatory authority

If the client is not satisfied with the solution proposed by the Bank in a timely matter, they may contact the CSSF within one year from the date on which they lodged their initial complaint:

- By post to the following address: Commission de Surveillance du Secteur Financier, 283 route d'Arlon, L-2991 Luxembourg
- By fax to the CSSF: (+352) 26 25 1 – 2601
- By email: reclamation@cssf.lu

Similarly, with respect to complaints concerning the insurance brokerage activity carried out by the Banque, if the client is not satisfied with the solution offered by the Bank, they may refer their request to the Commissariat aux Assurances within one year from the date on which they lodged their initial complaint:

- By post to the following address: Commissariat aux Assurances, 7 boulevard Joseph II, L-1840 Luxembourg
- By fax to the Commissariat aux Assurances: (+352) 22 69 10
- By email to the following address: reclamation@caa.lu
- Via the website of the Commissariat aux Assurances (www.caa.lu)

Finally, with respect to complaints concerning issues regarding personal data protection, if the client is not satisfied with the solution offered by the Bank, they may refer their request to the CNPD:

- By email: www.cnpd.lu