

Banque de Commerce et de Placements S.A., succursale de Luxembourg (“The Branch”) sees customer complaints as an opportunity to continuously improve the quality of our services as well as our organization and internal processes. Our goal is to satisfy our customers.

We have procedures in place and respective responsibilities for customer complaints to ensure consistent customer-oriented processing. We strive to handle customer complaints fairly and carefully.

How to file a complaint?

If you are not satisfied with a service or a response we have provided, you may send your complaint by email or mail to us at the following contact information:

Banque de Commerce et de Placements S.A., succursale de Luxembourg
To the attention of the Branch Manager
140, Boulevard de la Pétrusse
L-2330 Luxembourg
Email: LUXINFO@bcp-bank.com

Any complaint addressed to the Branch must be submitted in writing and must contain the following information and documents:

- Name of the customer
- Name of the contact person at the Branch
- Address/telephone number/e-mail address
- Detailed and chronological description of the facts on which the complaint is based
- All documents supporting the complaint

Our commitment

We will do our utmost to process your complaint as quickly as possible.

Receipt of your complaint will be acknowledged within ten (10) business days, unless we have already responded to the actual complaint by that time.

We will collect and investigate all relevant evidence and information regarding your complaint and provide you with a written response promptly, and in any event within one (1) month of receipt of the complaint. You will be notified of any delay and reason, in case we are not able to provide you with an answer within the mentioned period.



Contact with the supervisory authority: Commission de Surveillance du Secteur Financier (CSSF)

If you have not received a response or have received an unsatisfactory response from Banque de Commerce et de Placements S.A., succursale de Luxembourg within one (1) month, you have the possibility to submit a request for an out-of-court complaint procedure to the CSSF either:

by filling in the **online complaint** form where all relevant documents can be attached, available on the CSSF website: <https://www.cssf.lu/en/Document/interactive-form-for-complaints/>

or by sending the completed **complaint form (PDF)**:

-either by **mail** to the following address:

Commission de Surveillance du Secteur Financier
Département Juridique CC
283, route d'Arlon
L-2991 Luxembourg

-or by **email** to the following address: reclamation@cssf.lu

Please find more information on the process on the CSSF website:

<https://www.cssf.lu/en/customer-complaints/>

If you choose to use the above procedure with the CSSF, we agree to cooperate with the CSSF to resolve the complaint.