

Information on the complaint procedure of IPConcept (Luxemburg) S.A.

IPConcept (Luxemburg) S.A. (hereinafter "IPConcept") has set up a complaints office to ensure the transparent and timely processing of your complaint. Please send your complaint by post or e-mail to the following addresses:

Postal address: IPConcept (Luxemburg) S.A.
Complaints Management
4, rue Thomas Edison
L-1445 Strassen, Luxembourg

E-mail: beschwerden@ipconcept.com

Complaints will be processed free of charge.

Complaints, with a brief description of the situation and indication of your name, may be submitted in a first step to our complaints office. Complaints will be processed as soon as we receive them. You will receive a reply to your complaint within ten bank working days of receipt.

If it appears that processing will take longer as a result of the complexity of the situation, then you will receive a confirmation of receipt within ten bank working days, as well as an interim response within one month following receipt of the complaint.

If you are not satisfied with the answers, please contact, in writing, the member of the Executive Board in charge of complaints, Mr Marco Onischsenko, in a second step. In the event that your issue has not been resolved within one month after sending your complaint to the Executive Board, you also have the option of using the out-of-court procedure for resolving complaints at the

Luxembourg Financial Supervision Authority, the Commission de Surveillance du Secteur Financier ("CSSF") (see www.cssf.lu) (CSSF Regulation 16-07) in a third step. You can contact them by post (Commission de Surveillance du Secteur Financier, Département Juridique CC, [283, route d'Arlon, L-2991 Luxembourg](https://www.cssf.lu)), fax (00352 26 251 2601) or e-mail (reclamation@cssf.lu). The complaint must be received by the CSSF within one year from the date on which you filed your complaint (in the same case) with the member of the Executive Board in charge. If this deadline is not met, the application is inadmissible.

Additional information on other dispute resolution procedures

IPConcept has committed itself to participate in dispute settlement procedures before a consumer arbitration board for funds bearing a German ISIN and has become a member of the Ombudsman's Office for Investment Funds of the BVI Bundesverband Investment und Asset Management e.V. (BVI).

Therefore, investors (consumers) in funds bearing a German ISIN may call upon the Ombudsman's Office as the relevant consumer arbitration board with a view to resolving any disputes with IPConcept. Disputes can be resolved in this way by an independent and neutral arbitrator under a dispute resolution procedure. Arbitration requests must be submitted in writing to:

Büro der Ombudsstelle des BVI
BVI Bundesverband Investment und Asset Management e.V.
Unter den Linden 42
D-10117 Berlin

You can find further information on the Ombudsman's Office for Investment Funds and its procedures at www.ombudsstelle-investmentfonds.de.

Consumers are natural persons who invest in funds for purposes that are not primarily for their commercial or their personal professional activity and who are therefore acting for private purposes.

In the event of any disputes relating to sales contracts or service agreements entered into by electronic means, consumers may also refer to the EU Online Dispute Resolution Platform (www.ec.europa.eu/consumers/odr). The platform itself is not a means for resolving disputes, but merely provides parties with a means of contacting the office responsible for arbitration in their countries. The e-mail address below can be used as an IPConcept contact address: beschwerden@ipconcept.com.

The right to seek redress in court shall remain unaffected in the event of a dispute resolution procedure.