

COMPLAINTS PROCEDURE

ANF Luxembourg S.A. views complaints as an opportunity to learn and improve for the future, as well as a chance to put things right for the person/client/organization that has made the complaint.

ANF Luxembourg S.A. Policy

To provide a fair complaints procedure which is clear and easy to use for anyone wishing to make a complaint.

To disclose the existence of our complaints procedure so that people know how to contact us to make a complaint.

To make sure everyone at ANF Luxembourg S.A. knows what to do if a complaint is received.

To make sure all complaints are investigated fairly and in a timely way.

To make sure that complaints are, wherever possible, resolved and that relationships are repaired.

To gather information which helps us to improve business.

Definition of a Complaint

A complaint is any expression of dissatisfaction, whether justified or not, about any aspect of ANF Luxembourg S.A., its employees or ANF procedure.

Complaints may come from Clients, Prospects, Partners or ANF employees.

A complaint can be received verbally, by phone, by email or in writing, however ANF Luxembourg S.A. advises the complainer to register the complaint in writing.

Confidentiality

All complaint information will be handled sensitively, telling only those who need to know and following any relevant data protection requirements.

Responsibility

Overall responsibility for this policy and its implementation lies with ANF Luxembourg management.

Receiving Complaints

Complaints may arrive through different channels: Letter, telephone, email or in person. We advise and insist with the "complainer" to register the event by sending the demand or protest by email or letter.

Complaints received by telephone or in person need to be recorded. The person who receives a phone call or in person complaint should write down the facts of the complaint at ANF Luxembourg Complaint form.

Information Complaint

It is very important that we collect the following information: Complainant's name, email, address and telephone number. Relationship of the complainant with "ANF Luxembourg S.A." (Example: client, prospect, employee, Partner, etc.). It is also important to Inform the complainant that ANF Luxembourg S.A. has a complaint procedure. Inform the complainant what will happen next and how long it will take.

Operational Procedures

Complaints can be received by any ANF Luxembourg's Staff.

After receiving the complaint, it will be registered in an internal Form. Emails or letters received will be attached to this form.

Written complaints may be sent to "ANF Luxembourg S.A." at 11, Avenue de La Porte Neuve, 1er étage, Luxembourg – L2227, or by e-mail at contact@anfgestion.lu or in our website.

Verbal complaints may be made by phone to +352 26 20 2775 or in person to any of ANF Luxembourg's staff.

| | | Con | nplaint Form | CF-086/ |
|-------------------|--|---|--------------|--|
| | | | # Numbe | r |
| Name of Applicant | | | | |
| Gender | Male | | Female | |
| Date of Birth | / | / | Nationality | |
| Marital Status | Single | Married | Divorced | Widower |
| Children | Yes | Same and the same | No | QTY |
| Address | Tamana and the same and the sam | | | parameter and the second secon |
| Zip code | | | City | |
| State | | | Country | |
| Telephone | | | Mobile | |
| Other | | | Fax | |
| | | | | |
| Email 1 | | | Email 2 | |
| ID - Passport | | | Referred By | |
| Complainer | Client | Prospect | Partner | Other |
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