

# AXA Investment Managers Paris – Luxembourg branch & AXA Investment Managers Luxembourg S.A.

Complaints handling policy (Public)

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## 1. CONTEXT AND DEFINITION

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External complaints can be an important signal on the way a financial institution functions and the quality of the policies, procedures and processes applied to and by it.

For the purpose of this procedure, a complaint can be defined as an expression of dissatisfaction that cannot be resolved promptly, by agreement with the client in an open and proper manner. As a matter of illustration, requests for information or explanation are not considered as complaints.

Clients are able to file complaints free of charge.

## 2. HOW AND WHO TO CONTACT

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Every complaint must be made in writing, and contain:

- The full name of complainant;
- The role of the complainant on the investor account (e.g. accountholder or representative of client, lawyer etc.);
- Contact details;
- The involved account number(s), if any;
- The information pertaining to the complaint (detailed description of the facts underlying the complaint);
- Relevant document(s) and/or correspondence;
- Any other detail(s) of relevance regarding the complaint.

Complaints shall be addressed to:

AXA Investment Managers Paris – Luxembourg branch **OR** AXA Investment Managers Luxembourg  
2-4 rue Eugène Ruppert  
L-2453 Luxembourg  
Grand Duchy of Luxembourg  
To the attention of the Complaints Handling Officer

Or by mail to the following address: [ComplianceLUX2@axa-im.com](mailto:ComplianceLUX2@axa-im.com)

### 3. TREATMENT AND SETTLEMENT OF COMPLAINTS

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The complainant will be informed of the name and contact details of the person handling the complaint and who will communicate with the client in a plain and easily comprehensible language. A written acknowledgement of receipt will be provided to the complainant within 10 business days after receipt unless the answer itself is provided to the complainant within this period.

AXA IM Paris – Luxembourg branch/AXA Investment Managers Luxembourg will strive to provide an answer without undue delay and in any case, within a period not exceeding one month between the date of receipt of the complaint and the date at which the answer to the complainant is sent. Where an answer cannot be provided within this period, the complainant will be informed of the causes of the delay and receive an indication of the date at which its examination is likely to be achieved.

At this step if the client obtained satisfaction the procedure shall be considered closed.

If the complainant did not obtain a satisfactory answer and states so in writing, the person handling the complaint will inform the complainant that the case will be escalated to the managing body of the concerned fund.

In case of such escalation the client will receive a written answer within a period of 1 month. If the complainant reiterates, in a written form, that the answer is not satisfactory, AXA IM Paris – Luxembourg branch/AXA Investment Managers Luxembourg, directly or on behalf of the concerned fund, will provide a full explanation of its position and inform the client of a out-of-court complaint resolution procedure at the CSSF as further mentioned under section 4 of this document.

In any case AXA IM Paris – Luxembourg branch/AXA Investment Managers Luxembourg will provide an answer to the complaints it receives.

### 4. OUT OF COURT RESOLUTION

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If for any reasons the complaints handling process does not result in a satisfactory response, AXA IM Paris – Luxembourg branch/AXA Investment Managers Luxembourg will inform the Customer in writing of the existence of the out-of-court complaint resolution procedure at the Commission de Surveillance du Secteur Financier (CSSF).

To contact the CSSF the client can address its complaints by:

**Post :**

CSSF

283, route d'Arlon

L-1150 Luxembourg

Grand Duchy of Luxembourg

**E-Mail:** [reclamation@cssf.lu](mailto:reclamation@cssf.lu)

**Fax:** +352 26 25 1-2904

The detailed procedure can be found under the following link : [CSSF - Réclamation](#)