

Complaints Management Policy

Me Business Solutions S.à r.l (hereinafter “we” or “mebs”) is a financial sector professional – *professionnel du secteur financier* (“FSP”), subject to the permanent supervision of the Luxembourg regulator “*Commission de Surveillance du Secteur Financier*” according to articles 28-9 and 28-10 of the law of 5 April 1993 on the financial sector.

Authorized as Corporate domiciliation agent and provider of company incorporation and management services, we provide:

- Resident independent directors to regulated & unregulated investment vehicles as well as Management Companies, securitisation vehicles and professionals of the financial sector;
- Resident Conducting Persons to funds and Management Companies;
- Risk Officers, Compliance Officers to funds and Management Companies;
- Technical infrastructure (e.g offices, IT, secretarial services,...) to funds and Management Companies;
- Domiciliation, incorporation and management of companies;
- Operational support & liquidation services.

As such, in line with the regulations applicable to our PSF status, a “Complaints Handling Policy” has been put in place by our Management and approved by our Board of managers.

As a client, you are entitled through a simple request, at any time, to be provided with a copy of our Complaints Handling Policy, together with a copy of the CSSF Regulation 16/07 relating to out-of-court complaint resolution.

We endeavor to provide:

- Reputable, knowledgeable and trusted individuals;
- A high quality service aiming at ensuring compliance with Luxembourg regulatory, legal and administrative provisions;

- Constant contact with you and the delegated service providers;
- Monitoring of the performance and the quality of your service;
- Openness to suggestions aiming at improving your satisfaction and our services.

Should our services not meet your expectations:

- Feel free to contact in the first place, the primary relationship manager in charge for your file, by email or phone.
- In case you are not satisfied, in all respects of the processing of your request, you have the possibility to file a written official complaint to the person responsible for clients' complaints management.
- The details of the manager responsible for complaints management are as follows:
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Mr. Didier MORIN

Chief Compliance Officer (Complaints Manager)

16, rue Jean-Pierre Brasseur L-1258 Luxembourg

dmorin@mebs.lu

+352 26 38 45 214

- The complaints Manager will ensure that you are contacted promptly in order to solve, to the possible extent and with your cooperation, the object of your complaint, and address the situation. Our procedures establish that a response must be provided to you **within 15 working days** following receipt of your complaint letter.
- Should the response still not satisfy your expectations, please be aware that the CSSF is competent to receive complaints from customers of the professionals subject to its supervision and to act as an intermediary in order to seek an amicable settlement to the received complaints.
- Opening an out-of-court complaint resolution procedure with the CSSF is subject to the condition that the complaint has been dealt with by the Management of mebs beforehand. In this respect, the complaint must have been first submitted in writing to the Complaints Manager.
- The CSSF acts in its capacity as dispute resolution body, notably pursuant to the European legislation relating to the out-of-court resolution of consumer disputes that was transposed into Luxembourg national law and introduced into the Consumer Code in 2016.

- The complaints are processed by the legal department “Consumer Protection/Financial Crime”.
- In case where one month after having sent your complaint to the Complaints Manager, you have neither received a satisfactory answer nor an acknowledgement of receipt from mebs, you can apply for an out-of-court resolution of your complaint with the CSSF. In this case, please use the form below and follow the instructions specified therein:

https://www.cssf.lu/fileadmin/files/Formulaires/Reclamation_111116_EN.pdf

- Within 90 days following receipt of a valid request (as defined in Article 4 of CSSF Regulation N° 16/07), the CSSF will provide the parties with a reasoned conclusion that will remain non-binding to the parties.
- It is worth noting that:
 - The 90 days period may be extended in case of high complex file
 - The parties are offered the possibility but are not under the obligation, to use the services of a lawyer or advisor to use this procedure.
- For a better information about the conditions required to have recourse to the CSSF in an out-of-court resolution process, please find below a link to the CSSF regulation N° 16-07 relating to out-of-court complaint resolution:
 - https://www.cssf.lu/fileadmin/files/Lois_reglements/Legislation/RG_CSSF/RCSSF_No16-07eng.pdf