

## **Complaints Handling Disclosure of UniCredit Invest Lux S.A.**

Complaint resolution procedure and information on the CSSF acting as an out-of-court complaint resolution body.

### **1. Introduction**

UniCredit Invest Lux S.A. (“the Management Company”) has adopted Complaints rules, which provide a common, clear and precise understanding of the way in which the Management Company handles customer complaints, including a clear definition of the roles and responsibilities of the different stakeholders.

The rules are set-up to safeguard a consistent and customer focused handling of complaints and to ensure a fairly and diligently treatment of customer complaints.

The Management Company is subject to the prudential supervision of the Luxembourg financial services regulator, the Commission de Surveillance du Secteur Financier (the “CSSF”).

The purpose of this document is to provide clear, precise and up-to-date information on the Management Company’s implemented procedures for managing customer complaints according to the requirements of applicable laws and regulations<sup>1</sup>.

### **2. Filing a complaint**

A complaint can be any written, verbal or electronic communication from a (potential) customer or investor to express dissatisfaction and can be submitted free of charge, in an official language of the customer’s home country.

If you wish to express your dissatisfaction/complaint, you have to contact your client relationship manager at your distributor.

For contacting UniCredit Invest Lux S.A. directly, you can write

an **email** to:

[complaintssi.uib.lu@unicredit.eu](mailto:complaintssi.uib.lu@unicredit.eu)

or send a **letter** to:

UniCredit Invest Lux S.A.

Conducting Officer in charge of complaints handling

1, avenue de L’Aéroport

L-1110 Senningerberg

When contacting UniCredit Invest Lux S.A. with a complaint, the following information has to be included:

- Full name of complainant;
- Role of complainant (e.g. fund investor or representative of customer, lawyer etc.);
- Contact details;
- Involved fund, distributor and account number(s), if any;
- Information pertaining 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.

You will receive an acknowledgement of receipt of your complaint, together with the name and contact information of the person in charge of its follow-up, within ten (10) working days from the date of receipt.

We are committed to provide you with an answer to your complaint within one (1) month from the date of receipt of your complaint. Where an answer cannot be provided within this period, we will inform you of the delay and the date at which the answer is likely to be provided to you.

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<sup>1</sup> Not exhaustive list: Article 112 of the amended law of December 17, 2010 on undertaking for collective investment, Article 58 of the law of April 5, 1993, as amended, Article 7 of the CSSF Regulation 10-04, CSSF Circular 18/698, CSSF Regulation 16-07 relating to the out-of-court resolution of complaints and CSSF Circular 17/671 (as amended) and CSSF Circular 19/718.

### 3. Referral to the CSSF or national competent authority recourse

If, after that, you still consider you did not receive a complete, clear and justified response, you have the possibility of recourse by opening a procedure to resolve the claim out of court with the CSSF.

Please note that you may file your request with the CSSF within one (1) year after you filled your complaint with the Management Company.

The opening of the procedure for an out-of-court resolution of complaints to the CSSF is subject to the following cumulative conditions:

- the dispute must concern a financial product, a financial service or a statutory audit of the Management Company;
- the complaint must not concern the business policy of the Management Company;
- the complaint has not previously been or is not currently being examined by another alternative dispute resolution (“ADR”), an arbitrator, an arbitration tribunal or a court in Luxembourg or abroad;
- the complaint is not unreasonable, frivolous or vexatious;
- the complaint handling does not seriously impair the efficient functioning of the CSSF;
- you have previously sent your complaint in writing to the Conducting Officer in charge of complaints handling, and
- you must have not received an answer or a satisfactory answer from the Conducting Officer in charge of complaints handling within one (1) month from the date at which your complaint was sent.

You can refer your complaint free of charge to the CSSF in French, German, Luxembourgish or English:

- By filling in the online complaint form where all relevant documents can be attached at:  
<https://reclamations.apps.cssf.lu/>

CSSF Customer complaint form

[Click here to access to CSSF form](#)

- Or via:  
CSSF  
Legal department CC  
283, route d’Arlon  
L-2991 Luxembourg  
Grand Duchy of Luxembourg  
e-mail: [reclamation@cssf.lu](mailto:reclamation@cssf.lu)

In order to facilitate the filing, the CSSF publishes a form on its website, and we request you to submit your request in accordance with CSSF requirements established on the CSSF website and the applicable form available. Please refer to Article 5 (2) of the CSSF Regulation 16-07 relating to out-of-court complaint resolution.

Furthermore, CSSF publishes its procedure to handle and follow-up complaints on the webpage of CSSF including:

- Analysis by the CSSF of the file relating to the request
- Reasoned conclusion of the CSSF
- Duration of the procedure
- Representation and assistance
- Closing of procedure by the CSSF

CSSF Regulation 16-07 relating to out-of-court complaint resolution

[Click here to access the regulation](#)

CSSF Circular 17/671 relating to out of court complaint resolution

[Click here to access the regulation](#)

CSSF Frequently Asked Questions relating to customer complaints

[Click here to access the regulation](#)

Luxembourg, January 2026

UniCredit Invest Lux S.A.