COMPLAINTS PROCEDURE

January 2025

Sparinvest

COMPLAINTS PROCEDURE

Accounts, deposits and financial advice

Should you have any questions, comments or complaints regarding your account, deposit or advice received concerning your investments with Sparinvest please address your queries to your bank or to your financial advisor.

Sparinvest products

Should you have any questions, comments or complaints about Sparinvest or its products you can reach us by telephone, fax, email or post:

Sparinvest S.A.
28, Boulevard Royal
L-2449 Luxembourg
Tel: +352 26 27 47 1
Fax: +352 26 27 47 99
E-mail: mail@sparinvest.lu

You can discuss the concerns with your regular contact person or with any of the Sparinvest Client Services staff in order to get help with the experienced issue.

Responsible person for complaints

Should the outcome of your discussion with your contact person not be satisfactory then you can contact the Sparinvest Legal Department:

Sparinvest S.A.
Attn.: Legal Department
28, Boulevard Royal
L-2449 Luxembourg
E-mail: legal@sparinvest.lu

You will receive an answer or an acknowledgement of receipt concerning your complaint within seven (7) Luxembourg business days.
In the case where your complaint cannot be dealt with within seven (7) Luxembourg business days, we will inform you about the cause of the delay and indicate a date at which you can expect an answer.

Commission de Surveillance du Secteur Financier (CSSF)

Should the handling of your complaint not result in what you consider to be a satisfactory answer you can address your complaint to the CSSF. The CSSF is competent as an intermediary for the purpose of finding an out-of-court settlement for your complaint.

A complaint to the CSSF can be done by either:

- filling in the online complaint form on the CSSF website where all relevant documents can be attached;
- or sending the completed complaint form (PDF):
    - either by post (standard postage, no registered letter required) to the following address:

Commission de Surveillance du Secteur Financier
Département Juridique CC
283, route d'Arlon
L-2991 Luxembourg

- or email to the following address: reclamation@cssf.lu

The complaint along with all relevant documents should be made in the English, French, German or Luxembourgish language. The extrajudicial resolution procedure will, in principle be conducted in the same language as in which the complaint was submitted to the CSSF.