

# Complaint Management

## Definition

Unzer Luxembourg S.A. is committed to conducting all business in compliance with the applicable laws and regulations of the country in which it operates. Therefore complaints are taken seriously and handled with the utmost care, transparency and objectivity.

A complaint is considered as an expression of dissatisfaction from a private or business customer, regarding the handling or delivery of a financial service or product of the Unzer Luxembourg S.A. with the purpose of

- recognition of a right
- compensation of a damage.

In accordance with the law, requests for information and inquiries are not defined as complaints.

## Who can file a complaint?

A complaint can be filed by:

- a new customer
- a former customer
- a business customer
- a third party with a legitimate interest

## Handling

- ! The complainant will receive a written confirmation of the receipt of his request within one week.
- ! The complainant will receive a final response within one month of receipt of the request.

If a response cannot be provided within this time, the complainant will be informed of the reasons for the delay and a date by which a resolution can be expected.

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 The response to the complainant will meet the following criteria:

- The information provided is clear, concise and up-to-date.
  - The wording is simple and understandable
  - The complainant is provided with the last name, first name, and contact information of the employee who handled the complaint.
  - The complainant is provided with the name of the complaint officer.
- If the response is unsatisfactory to the complainant, the complainant may file with the Complaint Officer a second, more detailed complaint.
- If this also does not lead to de-escalation, the complainant will be informed on how to activate the extrajudicial procedures of the CSSF.

The customers of Unzer Luxembourg S.A. can submit complaints orally or in writing.

## Contacts for complaints:

 **Unzer Luxembourg S.A.**  
Complaints Management  
1, Place du Marché  
L-6755 Luxembourg

 +352 266 227 500

 complaints@unzer.com

In case the complainant does not receive a satisfactory answer, it is possible to activate the out-of-court settlement of complaints with the competent supervisory authority „CSSF“. The procedure can be applied for at the earliest one month and within one year after the opening of the complaint.

[http://www.cssf.lu/fileadmin/files/Lois\\_reglements/Legislation/RG\\_CSSF/RCSSF\\_No16-07de.pdf](http://www.cssf.lu/fileadmin/files/Lois_reglements/Legislation/RG_CSSF/RCSSF_No16-07de.pdf)

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

 +352 26 25 1 - 1

 (+352) 26 25 1 - 601

 reclamation@cssf.lu