

GROUPAMA ASSET MANAGEMENT CUSTOMER COMPLAINTS PROCEDURE

At Groupama Asset Management, or 'Groupama AM', we are committed to delivering the highest possible level of service to our clients.

Nevertheless, we recognize that issues may occasionally arise, and our complaints handling procedure is designed to assist you in such cases.

This document is designed to guide you through the complaint-handling process. It also sets out our commitments and provides you with all relevant information regarding our complaint's procedure and the available avenues of redress.

What is a complaint?

A complaint is defined as an expression of your dissatisfaction with Groupama Asset Management in relation to one of the investment services provided to you: portfolio management (including private wealth management), subscription to one of our UCITS, or investment advice.

Any request for information, feedback or clarification that you send to Groupama AM will be dealt with by our teams without being qualified as a complaint.

How to make a complaint to Groupama?

If you wish to make a complaint regarding any of our products or services, you may do so either by :

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- Email to the following address: reclamationassetmanagement@groupama-am.fr
- In relation to private wealth management provided by Inocap Gestion, a specialist unit of Groupama Asset Management: reclamation@inocapgestion.com
- Post to the following address:

Groupama Asset Management
Direction Service Clients
Réclamation Client
25 Rue de la Ville l'Evêque,
75008 Paris

You may also write to us at the following postal addresses:

- **In Spain:**

Groupama Asset Management SA BRANCH IN SPAIN
Torre Europa, Paseo de la Castellana 95, pl. 28, 28046 (Madrid)

- **In Italy:**

Groupama Asset Management Italia
Viale Cesare Pavese, 385-00144 Roma, Italy

If the complaint does not relate to the services offered by Groupama AM (UCITS, portfolio management or private wealth management), but rather to services offered by Groupama (insurance or employee savings schemes), please contact:

For Insurance (General or Life)	<ul style="list-style-type: none"> ○ Via the contact form available on the Groupama website by selecting the 'Complaints' section at the bottom of the home page or by using the following link directly: https://www.groupama.fr/reclamations/ First part of the summary "Would you like to make a complaint?" ○ By post or telephone, contacting your usual point of contact or the head office of the relevant Groupama Regional Fund.
For Employee Savings	<ul style="list-style-type: none"> ○ By telephone via the local switchboard: +33 1 43 60 43 60 (no surcharge) ○ Via the contact form on the website www.groupama-es.fr; under the 'Contact us' section, then 'I haven't found an answer to my query' or directly via the following link: https://www.groupama-es.fr/epargnants/contact/ ○ By post to the following address: Groupama Epargne Salariale – Customer Service – 46 Jules Méline – 53098 LAVAL Cedex 9.

Our commitments

We guarantee that your complaint will be handled free of charge, promptly and transparently, with the objective of identifying a solution that fully meets your expectations and ensures your satisfaction.

1. Free of charge

The handling of your complaint by our services is entirely free of charge. You will therefore not incur any costs associated with the handling of your complaint.

2. Timeliness

Groupama Asset Management's Customer Service department undertakes to:

- Acknowledge receipt of all complaints received within 10 days of the date of dispatch. The postmark serves as proof of receipt for complaints sent by post ;

- Adhere to a two-month timeframe between the date the complaint is sent and the date our response is sent to you.

3. Transparency

We are committed to responding to any request that you may have regarding the progress of your complaint. Furthermore, in the event of exceptional circumstances, we will keep you informed if the deadlines we have committed to for providing a response cannot be met.

4. Processing of personal data

In accordance with the General Data Protection Regulation, which came into force on 25 May 2018, and the French Data Protection Act of 1978, the personal data collected is processed by Groupama AM.

Consequently, the data collected is used solely for the purpose of handling complaints. Finally, customers who have lodged complaints may exercise their rights to rectification, access, information and erasure in accordance with the regulations in force by contacting Groupama AM's Data Protection Officer at the following address: dpo@groupama-am.fr.

Available remedies

However, if you are not satisfied with the outcome of your complaint, or if no response is provided within the two-month timeframe, you may, depending on the country concerned, refer the matter to the relevant authorities in order to initiate a mediation procedure.

In France, it is possible to refer the matter to the mediator of the Autorité des marchés financiers (AMF). Using this service is final, free of charge and requires compliance with the AMF's mediation charter, available here: <https://www.amf-france.org/fr/le-mediateur-de-lamf/le-mediateur-mode-d'emploi/quelles-regles-encadrent-la-mediation>.

The complaint should be submitted either:

- Online, by completing the online form on the AMF website via this link: <https://www.amf-france.org/fr/le-mediateur-de-lamf/votre-dossier-de-mediation/vous-voulez-deposer-une-demande-de-mediation>
- By post to the following address:

Médiateur de l'AMF
Autorité des marchés financiers
17, Place de la Bourse
75002 Paris

In Germany:

- Regulatory authority: BaFin - Bundesanstalt für Finanzdienstleistungsaufsicht
- Address: Graurheindorfer Straße 108 - 53117 Bonn – Germany
- Tel.: +49 22841081550
- [Website](#)

In Belgium:

- Association: Ombudsfm
- Address: Ombudsfm North Gate II, Boulevard du Roi Albert II, No. 8, Box 2 / 1000 Brussels.
- Tel.: +32 25457770
- [Website](#)

In Italy:

- Regulatory authority: National Commission for Companies and the Stock Exchange
- Address: CONSOB - Consumer Protection Office - Via G. B. Martini, 3 - 00198 Rome (Italy)
- Tel.: +39 06 8477850
- [Website](#)
This website is specifically intended for retail investors whose claim for damages does not exceed €500,000.
- For all other cases, please refer to the relevant supervisory body, Consob, via their [website](#).

In Luxembourg:

- Regulatory authority: Commission de Surveillance du Secteur Financier
- Address: CSSF – 283 Route d’Arlon – L-1150, Luxembourg
- Tel.: +352 262512574 or +352 262512904
- [Website](#)

In the Netherlands:

- Regulatory authority: Klachteninstituut Financiële Dienstverlening
- Address: Kifid - PO Box 93257 - 2509 AG, THE HAGUE
- Tel.: +31 703338999
- [Website](#)

In Spain:

- Regulatory authority: Comisionado para la Defensa del Inversor de la CNMV
- Address: CNMV - Torre Serrano Serrano, 47 28001 Madrid
- Tel: +34 902149200
- [Website](#)

In Switzerland:

- Organisation: Swiss Chambers' Arbitration Institution

- Address: SCAI - Boulevard du Théâtre 4, PO Box 5039, 1211 Geneva 11
- Tel.: +41 228199157
- [Website](#)

In Portugal:

- Regulatory authority: Comissão do Mercado de Valores Mobiliários
- Address: CMVM – Rua Laura Alves, No. 4, 1050-138 Lisbon
- Tel.: +351 800205339
- [Website](#)