

• **CUSTOMER COMPLAINT
MANAGEMENT POLICY**

Effective date: 1 July 2021
Updated on: 1 December 2023

CONTENTS

1.	SCOPE OF APPLICATION	3
2.	DETAILED DESCRIPTION	5
2.1.	Overview and principles	6
2.2.	Complaint processing within Ostrum Asset Management	7
2.3.	Ombudsman of the Autorité des marchés financiers (French Financial Markets Authority)	8
2.4.	COMPLAINT policy concerning the reimbursement of foreign withholding tax for UCIs managed by Ostrum Asset Management	9

The background is a solid teal color with several concentric circles of varying shades of teal and dark teal, creating a ripple effect.

- **1. SCOPE OF APPLICATION**

Not applicable

The background is a solid teal color with several concentric circles of varying shades of teal and dark teal, creating a ripple effect. The circles are centered on the left side of the page.

- **2. DETAILED DESCRIPTION**

2.1. OVERVIEW AND PRINCIPLES

Ostrum Asset Management operates a complaint management system designed to deal efficiently, transparently and amicably with complaints from its customers or any interested party, including parties without a contractual relationship with Ostrum Asset Management, in accordance with the applicable regulations. The AMF (French financial markets authority) has drawn up an exhaustive list of such parties, namely “customers, former customers, holders of financial securities, persons who have sought the provision of a product or service from the professional or who have been solicited by a professional, including their agents and beneficiaries”.

Access to the Complaints Service is free of charge and complaints may be submitted in French or in one or more of the official languages of the Member State in which the UCI is marketed or in which the service is provided.

Definition of the term complaint

A complaint is deemed to be a declaration expressing the customer's dissatisfaction with the professional. A request for information, opinion, clarification, service or benefit is not a complaint. Requests and complaints may relate to management, portfolio performance, pricing aspects, legal documentation or any element relating to the service provided.

2.2. COMPLAINT PROCESSING WITHIN OSTRUM ASSET MANAGEMENT

Complaints can be made by post, telephone or email, or to the customer's usual contact person.

Complaints by post must be sent to:
Ostrum Asset Management - Customer Service
43 avenue Pierre Mendès-France
75013 Paris

Complaints made by telephone are recorded on the telephone set of the customer support manager concerned.

Complaints by email must be sent as follows:

For customers served by the Caisse d'Épargne and Banque Populaire distributor networks

- To: Relation-Clients-Reseaux@natixis.com

For all other customers

- To: contact@ostrum.com

Processing times

Ostrum Asset Management undertakes to:

- acknowledge receipt of all complaints within a maximum period of ten days, except in cases where a response can be provided within this period. Note that the information provided to customers on referral procedures, processing times and mediation protocols must also **be included in the acknowledgement of receipt of the written complaint.**
- respond to all complaints within a maximum period of two months from **the date on which the complaint was sent.** If sent by post, the postmark shall prevail.
- systematically indicate in the response to the customer all **possible avenues of recourse**, in particular the name and contact details of the competent ombudsman.
- keep the customer informed in the event that it cannot meet the response deadline, of the progress made in processing their complaint and of the specific circumstances under which this deadline cannot be met.

2.3. OMBUDSMAN OF THE AUTORITÉ DES MARCHÉS FINANCIERS (FRENCH FINANCIAL MARKETS AUTHORITY)

The Autorité des marchés financiers has an Ombudsman to whom any interested party, whether a natural or legal person, may refer matters concerning an individual dispute within its remit, i.e. financial investments.

You can send a letter by post to the following address:

AMF Ombudsman
Autorité des marchés financiers
17 Place de la Bourse
75082 PARIS CEDEX 02

A mediation request form is available on the AMF website (<https://www.amf-france.org/fr/le-mediateur-de-lamf/votre-dossier-de-mediation/vous-voulez-deposer-une-demande-de-mediation>)

2.4. COMPLAINT POLICY CONCERNING THE REIMBURSEMENT OF FOREIGN WITHHOLDING TAX FOR UCIs MANAGED BY OSTRUM ASSET MANAGEMENT

French or Luxembourg UCIs may receive dividends net of withholding tax in respect of foreign shares held. In some cases, the withholding tax rate applied to dividends received by French or Luxembourg UCIs may differ from that applied to dividends paid to UCIs located in the same State as the issuer of the security.

Following the ruling of 10 May 2012 by the Court of Justice of the European Union, it is possible in some European Union countries to make a legal claim to the competent authorities with a view to obtaining repayment of this difference in rate.

In this context, the management company's policy is to act in the interest of the investor and process such claims on behalf of the UCIs managed by it in cases where different conditions, such as the probability of recovery, deadlines and costs, appear favourable to the investor. With this in mind, materiality thresholds may be determined.

It should be noted, however, that this complaint policy may entail risks, in particular in terms of actual and final reimbursement amounts and deadlines. Therefore, UCIs may be required to incur external costs without benefiting from the expected refunds. The costs incurred and refunds obtained under this policy must be mentioned in the UCI's annual reports.

ADDITIONAL NOTES

This document is intended for clients of Ostrum Asset Management. It may not be used for any purpose other than that for which it was conceived and may not be copied, distributed or communicated to third parties, in part or in whole, without the prior written authorisation of Ostrum Asset Management.

None of the information contained in this document should be interpreted as having any contractual value. This document is produced purely for the purposes of providing indicative information. This document consists of a presentation created and prepared by Ostrum Asset Management based on sources it considers to be reliable.

Ostrum Asset Management reserves the right to change the information presented in this document at any time and without prior notice, particularly as regards the description of management processes, which under no circumstances constitutes a commitment by Ostrum Asset Management.

Ostrum Asset Management will not be held responsible for any decision taken or not taken on the basis of the information contained in this document, nor for the use that a third party might make of the information. Figures mentioned refer to previous years. Past performance does not guarantee future results. Any reference to a ranking, an award or a rating does not indicate the future performance of the UCITS/AIF. The outlook described is subject to change and does not constitute a commitment or a guarantee.

Under Ostrum Asset Management's social responsibility policy, and in accordance with the treaties signed by the French government, the funds directly managed by Ostrum Asset Management do not invest in any company that manufactures, sells or stocks anti-personnel mines and cluster bombs.



Ostrum Asset Management

Asset management company regulated by AMF under No. GP-18000014 of 7 August 2018 – Limited company – Trade register No. 525 192 753 Paris – VAT: FR 93 525 192 753.

Registered Office: 43, avenue Pierre Mendès-France, 75013 Paris – www.ostrum.com

