

• **COMPLAINTS MANAGEMENT
POLICY**

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- **1. DETAILED DESCRIPTION**

1.1. GENERAL INFORMATION AND PRINCIPLES

Ostrum Asset Management has set up a complaints management system aimed at effectively, transparently and uniformly handling complaints from its clients, in accordance with applicable regulations.

Access to the Complaints Department is free of charge and clients can file their complaint either in French or in one of the official languages of the member state in which the UCI is marketed or in which the service is provided, depending on the situation.

Definition of a complaint

A complaint is understood to mean a declaration that states the client's dissatisfaction towards the professional. A request for information, opinion, clarification or service is not a complaint. Requests and complaints can in particular concern the portfolio management and performance, pricing aspects, legal documentation or any aspects regarding the service provided.

1.2. HANDLING COMPLAINTS AT OSTRUM ASSET MANAGEMENT

The complaint can be filed by postal mail, telephone or e-mail, or with the client's usual contact.

Claims filed by postal mail should be sent to:
Ostrum Asset Management – Service clients
43, avenue Pierre-Mendès-France
75013 Paris

Claims made over the phone are recorded on client service representatives' telephones.

Claims filed via e-mail must be sent to the following addresses, depending on the client:

For clients where products are provided by the Caisse d'Épargne and Banque Populaire retail bank distributors:

- By email to: Relation-Clients-Reseaux@natixis.com

For all other clients:

- By email to: contact@ostrum.com

Handling time

Ostrum Asset Management undertakes to:

- acknowledge receipt of all complaints that it receives within a maximum period of 10 days except when the response can be provided in a shorter timeframe;
- answer complaints within two months at most from the date they were received by Ostrum Asset Management;
- keep the client informed of progress on handling their complaint and the particular circumstances in the event this timeframe cannot be met, and provide explanations for this.

1.3. MEDIATION VIA THE *AUTORITE DES MARCHES FINANCIERS*

The *Autorité des Marchés Financiers* (French Financial Markets Authority) has a Mediator that can be contacted by any interested party – whether an individual or a legal entity – in the event of a dispute of an individual nature that is within the body's scope of powers i.e. financial investments.

Letters may be sent via postal mail to the following address:

Médiateur de l'AMF
Autorité des marchés financiers
17 place de la Bourse
75082 Paris Cedex 02

A form to request mediation is available on the AMF's website www.amf-france.org.

1.4. CLAIMS POLICY FOR REFUND OF FOREIGN WITHHOLDING TAX FOR MUTUAL FUNDS MANAGED BY OSTRUM ASSET MANAGEMENT

French and Luxembourg mutual funds may receive dividends net of withholding tax on foreign securities held. The withholding tax rate applied to dividends for French and Luxembourg mutual funds may in certain cases differ from the rate applicable to dividends paid to mutual funds in the security issuer's state.

Following the ruling from the European Court of Justice of May 10, 2012, this means that claims can be filed with the relevant authorities in certain European Union countries for a refund of the difference in rate.

The asset manager's policy is to file these claims for the mutual funds it manages, when there is a reasonable likelihood of obtaining a refund at a reasonable cost and in a reasonable timeframe in the interests of and on behalf of investors, and materiality thresholds may be assessed with this in mind.

However, the effective and definitive amounts of refund and the timeframe can vary, so the mutual funds may incur external costs without benefiting from the refunds expected. The fees spent and refunds obtained as part of this policy will be outlined in the mutual funds' annual reports.

ADDITIONAL NOTES

Ostrum Asset Management

Asset management company regulated by AMF under n° GP-18000014 – Limited company with a share capital of 48 518 602 €. Trade register n°525 192 753 Paris – VAT: FR 93 525 192 753 – Registered Office: 43, avenue Pierre Mendès-France, 75013 Paris – www.ostrum.com

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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.



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