

Complaints Handling Brochure

At Lombard Odier (Europe) S.A. ("Lombard Odier" or "the Bank"), we endeavour to offer our clients the best possible service. However, despite our commitment, we acknowledge that there may be instances where you are not satisfied with the services provided to you.

Lombard Odier, including its branches within the European Union, has established written procedures for the prompt handling of complaints from clients and prospective clients to ensure that:

- Complaints are handled in a timely manner;
- Where appropriate, the necessary remedial action is taken without delay;
- Our response, and any information related to it, is drafted in clear and understandable language; and
- Complaints are appropriately reviewed and addressed.

Further details on our complaints-handling process, as well as other relevant information including our General Terms and Conditions, are available on our website at <https://www.lombardodier.com/legal/eu>.

Lombard Odier Complaints-Handling Process

Definitions: a complaint is defined as any expression of dissatisfaction or dispute raised by a client or prospective client, in any form (including phone calls, emails, letters, or statements made during a meeting with a Bank representative, etc.), relating to the services provided or offered by the Bank and seeking the recognition of a right or redress for a wrongdoing or loss.

A request for information or clarification is not considered a complaint unless it expresses dissatisfaction and/or seeks redress.

Contacts: you may submit a complaint or raise any concern either with your relationship manager or directly with the Complaints Management Service. If you prefer not to contact your relationship manager, or if you are not satisfied with the response received, you may file a formal complaint with the **Complaints Management Service** using the following postal or email addresses:

Country	 Post	 Email
Luxembourg	Lombard Odier (Europe) S.A., Luxembourg 291, route d'Arlon, L-1150 Luxembourg	luxembourg@lombardodier.com
France	Lombard Odier (Europe) S.A., France Branch 8, rue Royale – 75008 Paris	cmpl-reclam-paris@lombardodier.com
Belgium	Lombard Odier (Europe) S.A., Belgium Branch Avenue Louise, 81 – boîte 12 B-1050 Bruxelles	compliance-brussels@lombardodier.com
Spain	Lombard Odier (Europe) S.A., Spain Branch Titular del Servicio de Atención al Cliente, Paseo de la Castellana 66, 4ª planta, 28046 Madrid	atencioncliente@lombardodier.com
Italy	Lombard Odier (Europe) S.A., Italy Branch Via della Spiga 30 – 20121 Milano – Italia	PEC: lombardodier@legalmail.it

Information to provide when contacting Lombard Odier: full name of the client or prospective client, relevant account numbers, contact details, complaint description, relevant supporting documentation, or correspondence, and any other relevant details.

Acknowledgement: the Bank will send an acknowledgement of receipt to the client within ten (10) business days of receiving the complaint, unless a final response is provided within that time.

Response timeframes:

- a. If your complaint relates to payment services, we will reply within fifteen (15) business days of receipt. Where it is not possible to provide a final reply within that period for reasons beyond our control, we will notify you accordingly and provide a final reply within a maximum of thirty-five (35) business days¹ from receipt of your complaint.
- b. For all other complaints, we will provide a response within one (1) month of receipt.

Processing of complaints: verbal complaints are recorded in writing and all complaints are reviewed carefully. Where necessary, they may be escalated within the Bank to ensure appropriate handling.

If you consider that you have not received a satisfactory answer from your relationship manager or our Complaints Management Service, you may escalate your complaint to the authorized management responsible for complaints:

Lombard Odier (Europe) S.A

Mr. Nicolas Denis

291, Route d'Arlon L-1150 – Luxembourg

Ombudsman

If you remain dissatisfied with the handling of your complaint or with our final response, you may contact the competent out-of-court dispute resolution body or financial ombudsman in the country where the relevant Bank entity is located.

Access to out-of-court dispute resolution is subject to applicable procedural deadlines under relevant laws and regulations.

Country	 Post	  Contact	Filing timeframe
Luxembourg	Commission de Surveillance du Secteur Financier (CSSF) – complaints related to banking & investment services 283, route d'Arlon, L-1150 Luxembourg	Website: https://www.cssf.lu/en/ Email: reclamation@cssf.lu	Earliest: 1 month after a written complaint submitted to the bank. Latest: 1 year after a written complaint submitted to the bank.
	Commissariat aux Assurances (CAA) – insurance ADR / out-of-court resolution 11, rue Robert Stumper, L-2557 Luxembourg – Luxembourg	Website: https://www.caa.lu/en Email: caa@caa.lu	Earliest: 90 calendar days after written complaint submitted to the bank. Latest: 1 year after a written complaint submitted to the bank.
France	Mediator at the French Banking Federation (FBF) – complaints related to banking services. Le Médiateur auprès de la FBF, CS 151, 75422 Paris Cedex 09	Website: https://lemediateur.fbf.fr/	Earliest: 2 months after written complaint submitted to the bank. Latest: 1 year after a written complaint submitted to the bank.
	Le médiateur de l'AMF – complaints related to investment services Médiateur de l'AMF, 17 place de la Bourse, 75002 Paris (postal)	Website: https://www.amf-france.org/fr/le-mediateur	Earliest: 2 months after written complaint submitted to the bank. Latest: 1 year after a written complaint submitted to the bank.

¹ In Spain, complaints relating to payment services must be handled within a maximum period of one-month.

	La Médiation de l'Assurance – complaints related to insurance distribution activities Monsieur le Médiateur de l'Assurance – TSA 50110 – 75441 Paris Cedex 09	Website: https://www.mediation-assurance.org/	Earliest: 2 months after written complaint submitted to the bank. Latest: 1 year after a written complaint submitted to the bank.
Belgium	Ombudsfm North Gate II, Boulevard du Roi Albert II, n°8, bte. 2 1000 Bruxelles	Website: https://www.ombudsfm.be Email: ombudsman@ombudsfm.be	Earliest: after a prior written complaint submitted to the bank. Latest: 1 year after a written complaint submitted to the bank.
Spain	Banco de España, Complaints Service – complaints related to banking services Departamento de Conducta de Entidades C/Alcalá 48 28014 Madrid	Website: https://clientebancario.bde.es/pcb/es/	Earliest: 1 month after a written complaint submitted to the bank. Latest: 1 year after the written complaint to the Bank; and in any case, no later than 5 years from the date of the underlying facts.
	Servicio de Reclamaciones de la Comisión Nacional del Mercado de Valores (CNMV) – complaints related to investment services Complaints Service (Servicio de Reclamaciones CNMV) Calle Edison 4, 28006 Madrid	Website: https://www.cnmv.es/	Earliest: 1 month after a written complaint submitted to the bank. Latest: 1 year after the written complaint to the Bank; and in any case, no later than 5 years from the date of the underlying facts.
Italy	Arbitro Bancario Finanziario (ABF) – independent body supported by the Bank of Italy, competent to handle claims relating to banking, financial and payment services.	Website: https://www.arbitrobancariofinanziario.it/ Email: milano.abf.segreteriatecnica@bancaditalia.it	Earliest: 60 days after a written complaint is submitted to the bank (except payment services: 15 / 35 business days). Latest: 12 months after a written complaint submitted to the bank.
	Arbitro per le Controversie Finanziarie (ACF) – independent body established by Consob, competent to handle claims relating to investment services up to € 500,000. Via Giovanni Battista Martini, 3 - 00198 Roma	Website: www.acf.consob.it Email: info.acf@consob.it	Earliest: 60 days after a written complaint is submitted to the bank. Latest: 12 months after a written complaint submitted to the bank.
	Conciliatore Bancario Finanziario – a voluntary mediation service that may be used as an alternative or complement to other ADR mechanisms (not simultaneously). Via delle Botteghe Oscure, 54 – 00186 Roma	Website: https://conciliatorebancario.it/ Email: mediazione@conciliatorebancario.it	N/A