



LA FRANÇAISE
investing together

Policy for handling customer enquiries or complaints

The purpose of this La Française Group policy is to describe the system for monitoring and processing customer enquiries and complaints with the aim of continuously improving the quality of products and services offered to our customers.

Updated: March 2022

As a first step, please contact your customary Advisor.

Please note that you should initially contact your own advisor for any request for information or complaint, as they remain **your main contact for the product in question.**

You may contact us **as your next option.** To do this, please follow the policy detailed below.

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I. Who can contact us?

Holders of financial instruments managed or designed by the La Française Group can contact us with any questions/complaints relating to these products (performance, net asset value, regulatory documents, etc).

Customers to whom La Française Group companies provide an investment service (investment advice, order reception/transmission, etc) may also contact them for any questions/complaints relating to the investment service provided.

For any question relating to a service or a financial instrument issued by the La Française Group, you may contact us as detailed below.

- [by phone or fax at the following number:](#)

La Française¹ – Customer & Partner Services

Phone number: 01.53.62.40.60

Fax number: 01.44.56.11.03

La Française AM (Private Banking division for management under mandate) – Customer Services

Phone number: 01.73.00.73.60

Fax number: 01.73.00.73.08

LFFS Luxembourg Branch (for funds governed by Luxembourg law) – Customer Services

Phone number: +352 248 322 001

- [By post to the following address:](#)

La Française¹ – Customer & Partner Services

Address: 128 boulevard Raspail 75006 PARIS

La Française AM (Private Banking division for management under mandate) – Customer Services

Address: 128 boulevard Raspail 75006 PARIS

LFFS Luxembourg Branch (for funds governed by Luxembourg law) – Customer Services

Address:

60, Grand-Rue – BP-1556

L-1660 Luxembourg

¹ The Customer & Partner Services Department is responsible for handling any questions/complaints relating to companies in the La Française Group, with the exception of LFAM Private Banking division for management under mandate, and LFFS Luxembourg Branch for funds governed by Luxembourg law (see list of Group companies in the Appendix).

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With regard to complaints, a special handling system has been set up and is detailed below in **section IV**.

Your enquiries/complaints are dealt with free of charge.

II. Contact us

Your contact options differ depending on the company concerned, and the financial instruments or services issued:

- **La Française**: if your complaint relates to a financial instrument from the La Française Group (LFAM, LFREM, SIPAREX, New Alpha) or to a service provided by LF AM FS, MONIWAN.
- **La Française AM Private Banking**: if your complaint relates to a service provided by LFAM Private Banking (GP) (order reception-transmission advice or management under mandate).
- **LFFS Luxembourg Branch**: if your complaint relates to a Luxembourg UCI or to a service provided by LFFS Luxembourg Branch.



❖ **LA FRANÇAISE**

Email contact	reclamations.clients@la-francaise.com
Contact by post	La Française – Customer & Partner Services 128, boulevard Raspail 75006 PARIS

❖  **LA FRANÇAISE**
ASSET MANAGEMENT

Email contact	reclamations.clients@la-francaise.com
Contact by post	La Française AM Private Banking Division – Customer Services 128, boulevard Raspail 75006 PARIS



Email contact	LFIComplianceOfficer@la-francaise.com
Contact by post	<i>LFFS Luxembourg Branch – Customer services</i> 60 Grand-Rue – BP-1556 L-1660 Luxembourg

In the subject line of your letter/email, it is important to indicate the nature of your request using the following terminology:

- The company concerned (see List of Group companies in the Appendix)
- The service or product concerned
- Request for regulatory documents
- Information request/explanation/clarification
- Complaint (dissatisfaction) regarding a financial instrument or a service provided
- Other requests

Please note that customers are welcome to call us for any information enquiry. However, in the event that you are dissatisfied with any aspect of our services, complaints are not accepted by the La Française Group over the phone. In this case, we will require a written record of the reasons for your dissatisfaction (by post or email), in order to fully understand the subject of your complaint and to provide you with a better service.

III. Response times

If you contact us by email: you will receive confirmation that your request has been received.

If you contact us by any other means, your request will not be acknowledged unless it concerns a complaint received by post: In this case, an acknowledgement of receipt will be sent to you within a maximum of 10 days unless the reply to your complaint has already been sent to you.

- **Your enquiry concerns a complaint.**
 - ✓ **Maximum period of time: 2 months.**

You will be kept informed of the progress of your complaint, in particular if circumstances dictate that the LF Group is unable to respect the maximum response period of 2 months.

This response period runs from the date of receipt of the enquiry by the La Française Group. A system of time stamps on the application makes it possible to monitor compliance with these response times.

IV. Handling of complaints

What is a complaint?

A complaint is a statement of the customer's dissatisfaction with the professional service provided.

A request for information, advice, clarification, service or benefit is not a complaint.

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Processing complaints

Your complaint is handled by the Customer Relations Department.

The La Française Group Compliance Department may monitor the response to your complaint in order to ensure, in accordance with the regulations, you receive an adequate response in accordance with your interests.

What to do if you are not satisfied with the response to your complaint from the La Française Group.

If, after communicating with the La Française Group, you are not satisfied with the response to your complaint, you can contact either of the following, free of charge:

- the Mediator for Crédit Mutuel, or
- the Mediator for the AMF, the public ombudsman for all complaints relating to financial instruments.

Please note that your choice is final in making such a complaint. The La Française Group has chosen its own mediator, namely the Crédit Mutuel mediator, which is a company mediator.

You can contact the Crédit Mutuel Mediator:

By post:

Monsieur le Médiateur du Crédit Mutuel

63, chemin Antoine Pardon
69160 Tassin La Demi-Lune
FRANCE

Using the form available on the website to submit your case online:

www.lemediateur-creditmutuel.com

More information about the mediation service can be found below:

- [Who is the Crédit Mutuel Mediator?](#)

The Crédit Mutuel Mediator is an independent and impartial person who has been chosen for their skills and experience.

- [Mediation process](#)

Upon receipt of the documents on which your enquiry is based, the Mediator informs you – either by email or by post – of the opening of the mediation procedure and its starting date, reminding you that the parties may withdraw from the process at any time.

The Mediator shall, at the request of one of the parties, transmit all or part of the documents in the case. The Mediator is free to receive the parties together or separately.

In the event of any circumstances liable to affect their independence or impartiality or liable to create a conflict of interest, the Mediator will immediately inform the parties of their right to object to the

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continuation of his assignment. If one of the parties consequently refuses to continue the mediation, the Mediator's assignment shall be terminated.

The mediator will no longer be able to receive any instructions from the parties.

- **What is the Mediator's response time?**

You will receive the Mediator's proposal by post within no more than 3 months following receipt of your enquiry. This period may be extended in the event of a complex dispute.

For more information about the Crédit Mutuel Mediator, please read the Mediation Charter:

https://www.la-francaise.com/fileadmin/docs/Publications/EN/Mediation_Charter_of_Credit_Mutuel.pdf

or go to the Mediator's website (<https://www.lemediateur-creditmutuel.com/>)

You can also contact the Mediator of the Autorité des Marchés Financiers (AMF) under the following conditions:

In writing:

Autorité des marchés financiers (AMF)

La médiation

17, place de la Bourse
75082 PARIS CEDEX 02
FRANCE

By electronic form (link below)

<https://www.amf-france.org/en/amf-ombudsman/mediation-file/request-mediation>

The AMF Mediator intervenes in the event of any complaint that falls within their field of competence:

- marketing of financial products,
- portfolio management,
- transmission and receipt of stock market orders,
- holding of a securities account or PEA, etc.

- **How is the mediation procedure carried out?**

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The mediation procedure is free of charge. Each party submits their observations and an analysis of the dispute to the Mediation officer, producing, if necessary, a legible copy of the supporting documents in their possession (account opening agreement, management mandate, subscription form, transaction notices, periodic statements, management reports, exchange of letters, screenshots, etc). The procedure is adversarial and conducted in writing. The Mediator may also summon the parties to a meeting. In all cases, the Mediator will seek an amicable solution acceptable to both parties. The parties will then indicate whether or not they agree with this solution. If they do, the Mediator will ensure the effective implementation of the solution. The parties can modify this solution or decide to halt the proceedings at any time.

You have subscribed online via MONIWAN or via LFAM Private Banking:

For all complaints, you also have the option of using the online dispute resolution platform.

This platform is accessible via this link: [Online dispute resolution platform](#)

V. Data protection

In application of amended law no. 78-17 of 6 January 1978 relating to information technology, files and freedoms, it is specified that the personal data collected is mandatory for the processing of customer requests/complaints, and that as such, it will be processed by the La Française Group.

This data may be used for the purposes of processing the customer's enquiry/complaint. It may also be communicated to third parties where this is necessary to process the customer's enquiry/complaint.

The persons to whom the data relates have the right to obtain information from the La Française Group, 128 boulevard Raspail 75006 PARIS, to demand, if necessary, that it be rectified and to object to it being used for commercial prospecting purposes.

Appendix: Accreditations of companies in the La Française Group

Customer & Partner Services of La Française is responsible for all questions/complaints relating to the following Group companies:

- **La Française AM Finance Services:**

La Française AM Finance Services, investment firm approved by the CECEI under number 18673 X – Professional card issued by La Française AM Finance Services to the Préfecture de Police de Paris – Real Estate Transaction no. T11960

La Française AM Finance Services is also registered with the ORIAS as a non-exclusive banking and payment services agent and insurance or reinsurance broker since 4 November 2016.

- **LFFS Luxembourg Branch**

LFFS Luxembourg Branch, a Luxembourg branch of La Française AM Finance Service, registered as B239311 in the Luxembourg Trade and Companies Register since 21/11/2019 and registered with the CSSF under number P00000635.

- **La Française Asset Management :**

LFAM, a management company, approved by the AMF under no. GP 97076 on 1 July 1997.

- **La Française REM:**

La Française REM, a management company approved by the AMF under no. GP 07000058 on 26 June 2007, has a professional real estate transaction card issued by the Paris Police Prefecture under no. T12056.

- **SIPAREX Proximité Innovation:**

SIPAREX Proximité Innovation approved by the AMF under no. GP04000032 on 27 April 2004.

- **New Alpha Asset Management:**

New Alpha Asset Management, Management Company, approved by the AMF under no. GP-05000001 on 20 January 2005.

Company accreditations can be found on the following websites: www.amf-france.org – www.acpr.banque-france.fr – www.orias.fr