

HANDLING CUSTOMER COMPLAINTS GROUPAMA ASSET MANAGEMENT

Groupama Asset Management, or "Groupama AM," is committed to consistently providing the highest quality of service to its clientele. However, recognizing that challenges may arise at times, our complaint handling process is in place to assist you.

This document is intended to guide you through the process of filing a complaint. Its objective is also to inform you about our commitments and provide you with all the relevant information regarding our complaint handling procedure, as well as the available avenues for recourse.

What is a claim?

A claim is defined as a statement of your dissatisfaction with Groupama Asset Management in connection with one of the investment services provided to you: financial management, subscription to one of our investment funds, investment advice. Any request for information, advice or clarification on your part sent to Groupama AM will be handled by our teams without being considered as a claim.

How do I file a claim with Groupama?

Concerning one of Groupama Asset Management's products or services, a complaint can be sent either by :

- E-mail to the following address: reclamationassetmanagement@groupama-am.fr
- Mail to the following address:

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

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

- **In Spain:**

Groupama Asset Management SA SUCURSAL EN ESPANA
Torre Europa Paseo de la Castellana 95, pl. 28 28046 (Madrid)

- **In Italy:**

Groupama Asset Management Italia
Via di Santa Teresa, 35, 00198 Roma RM, Italy

If the complaint does not relate to services offered by Groupama AM (mutual funds or mandates), but rather to services offered by Groupama (insurance or employee savings), please contact :

For Insurance (Property & Casualty or Life)	<ul style="list-style-type: none"> ○ Via the contact form available using the following link: https://www.groupama.fr/reclamations/ ○ By post or by phone, addressing your usual contact person or to the headquarters of the relevant Regional Groupama Entity.
For Employee Savings	<ul style="list-style-type: none"> ○ By telephone on: +33 1 43 60 43 60 ○ 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, quickly and transparently, with the aim of finding a solution that fully meets your expectations and guarantees your satisfaction.

1. Free

The handling of your claim by our services is entirely free of charge. This means that you will not incur any costs in connection with the handling of your complaint.

2. Speed

Groupama Asset Management's Customer Service undertakes to :

- Acknowledge receipt of all complaints received within 10 days;
- Respect a period of 2 months between the date on which you send your complaint and the date on which you receive a response.

3. Transparency

We undertake to respond to any request for information you may have regarding the progress of your claim. In addition, in special circumstances, we will keep you informed if the timescales to which we have committed to provide you with a response cannot be met.

4. Processing of personal data

Pursuant to the General Regime on the Protection of Personal Data, which came into force on 25 May 2018, and the French Data Protection Act of 1978, the personal data collected is subject to processing dedicated to Groupama AM.

The data collected is therefore only used to process complaints.

Finally, customers initiating complaints may exercise their rights of rectification, access, information and deletion in accordance with the regulations in force, by contacting Groupama AM's Data Protection Officer at the following address dpo@groupama-am.fr.

Possible remedies

However, if you are dissatisfied with the outcome of your complaint, you may contact the relevant authorities, depending on the country, to request a mediation procedure.

In France, you can contact the ombudsman of the Autorité des marchés financiers (AMF).

Complaints should be sent to either :

- Electronically, free of charge, at <https://www.amf-france.org/fr/le-mediateur> by completing the online form on the AMF website.
- By post to the following address:

AMF Ombudsman
Autorité des marchés financiers
17, place de la Bourse
75002 Paris

In Germany:

- Supervisory authority: BaFin - Bundesanstalt für Finanzdienstleistungsaufsicht
- Address: Graurheindorfer Straße 108 - 53117 Bonn - Germany
- Phone: + 49 22841081550
- [Website](#)

In Belgium :

- Association: Ombudsfin
- Address: Ombudsfin North Gate II, Boulevard du Roi Albert II, n°8, bte. 2 / 1000 Brussels.
- Phone: +32 25457770
- [Website](#)

In Italy:

- Supervisory authority: Commissione Nazionale Per Le Società E La Borsa



- Address: CONSOB - Consumer Protection Office - Via G. B. Martini, 3 - 00198 Rome (Italy)
- Phone: +39 06 8477850
- [Website](#)
This site is specifically dedicated to individual investors whose claim for damages does not exceed €500,000.
- For all other cases, please refer to the competent control body, Consob, via their [website](#).

In Luxembourg :

- Supervisory authority: Commission de Surveillance du Secteur Financier (Financial Sector Supervisory Commission)
- Address: CSSF - 283, route d'Arlon - L-1150, Luxembourg
- Phone: +352 262512574 or +352 262512904
- [Website](#)

In the Netherlands:

- Supervisory authority: Klachteninstituut Financiële Dienstverlening
- Address: Kifid - Postbus 93257 - 2509 AG, DEN HAAG
- Phone: +31 703338999
- [Website](#)

In Spain:

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

In Switzerland :

- Association: Swiss Chambers' Arbitration Institution
- Address: SCAI - Boulevard du Théâtre 4, P.O. Box 5039, 1211 Geneva 11
- Phone: +41 228199157
- [Website](#)

In Portugal:

- Regulatory authority: Comissao do Mercado de Valores Mobiliarios
- Address: CMVM - Rua Laura Alves, n.º4 , 1050-138 Lisboa
- Phone: +351 800205339
- [Website](#)