



COMPLAINTS HANDLING POLICY

BIL Manage Invest S.A. (“BMI”) is a Management Company pursuant to Chapter 15 of the Law dated 17 December 2010 relating to Undertakings for Collective Investments in Transferable Securities (“UCITS”) and is also an Alternative Investment Fund Manager (“AIFM”) pursuant to Chapter 2 of the Law dated 12 July 2013 on Alternative Investment Fund Managers (“AIFM Law”).

BMI has implemented procedures for managing client complaints which complies with the requirements of CSSF Regulation 16-07 relating to the out-of-court resolution of complaints. For the purposes of this Policy, a complaint is defined in the CSSF Regulation 16-07 as “any claim filed with a professional to recognise a right or to redress a harm”. Complaints may be expressed orally or in writing and must all be treated equally and seriously. If a complainant raises his/her complaint verbally, for example during physical meeting or during a telephone call, BMI must request that the complainant submit a formal written complaint, whether in email or in letter form.

BMI will treat your complaint as follows:

- A written acknowledgement letter will be sent to the complainant within 10 business days as of the receipt of the complaint if the complaint cannot be closed before this timeline.
- The formal answer will be sent within a period which cannot exceed one month from the date at which the examination of the complaint is achieved at the latest.

BMI informs its clients of the existence of the out-of-court dispute settlement procedure with the Commission de Surveillance du Secteur Financier (“the CSSF”), the Luxembourg financial services regulator. The detailed procedure can be found under the following link: <https://www.cssf.lu/en/customer-complaints/>

In the event that you need to address any complaint or wish to express any kind of dissatisfaction towards BMI, please send your concerns to :

BIL Manage Invest S.A.

Attn of Mr. Marc Vanmansart
Chief Compliance Officer
42, rue de la Vallée
L-2661 Luxembourg

Phone : 00 352 272160 9854

Email : marc.vanmansart@bilmanageinvest.com