

J.P. Morgan Bank Luxembourg S.A. - Complaints Handling Process

This sets out details of our complaints handling process for complaints made against J.P. Morgan Bank Luxembourg S.A. (“JPMBL”) in line with the requirements of the Luxembourg financial services regulator, the Commission de Surveillance du Secteur Financier. JPMBL is subject to a complaints management policy that aims to ensure all complaints are dealt with fairly, consistently and promptly.

Making a Complaint If you are a client or potential client of JPMBL, and are dissatisfied with or have a complaint about a product or service offered, you can make a complaint by contacting your usual JP Morgan Client Services contact. Alternatively you can complain by phone or in writing to: The Head of Client Services, J.P. Morgan Bank Luxembourg S.A., 6 route de Treves, Senninerberg, L-2633, Luxembourg. Luxembourg +352 462 6851.

When initially contacting JP Morgan Bank Luxembourg with a complaint, you are asked to have the following information available:

- Full name of complainant;
- Role of complainant on account (e.g. accountholder or representative of client, lawyer etc.);
- Contact details;
- Relevant account number(s) if any, and other relevant information relating to the details of the complaint

Handling your Complaint JPMBL has internal policies in place to address how complaints are managed by JPMBL. Once we have received your complaint we will acknowledge you in writing within 10 business days, we aim to resolve the issue as quickly as possible and in a consistent manner. Your complaint will be promptly acknowledged and investigated by personnel who are independent from the circumstances giving rise to the complaint. Throughout the investigatory process we will aim to keep you up to date with our progress and provide you with a substantive final response as soon as practicable. JPMBL maintains records of the complaints it receives and the measures taken for their resolution.

Alternative Dispute Resolution

If within 10 business days after the receipt of the claim you have not received at least an acknowledgment of receipt or if within one month after having sent your complaint to JPMBL’s attention you are not satisfied with the answer, you can file a request for an out-of-court complaint resolution with the Commission de Surveillance du Secteur Financier, acting in its capacity as the dispute resolution body in Luxembourg. Contact details for the CSSF can be found here on their website <https://cssf.lu> .