

## **Complaints policy procedure**

TOBAM has a regulatory obligation to treat complainants fairly. TOBAM must ensure that complaints are acknowledged and dealt with in a timely manner and that the complainant is kept informed of its complaint's progress.

### **I. Complaint sending**

A complaint is a formalized expression of dissatisfaction made by a client with respect to a product or service provided by TOBAM.

The complaint must be in writing and sent by registered mail with acknowledgement of receipt to TOBAM. The complainant shall clearly indicate that he or she wishes to submit a complaint.

The complainant may send his/her claim in the official language or one of the official languages of the European Union Member State in which the collective investment scheme is passported, and will receive a response in the same language.

Complaints must be sent to the following address: TOBAM, Compliance officer, 49-53 avenue des Champs Elysées, 75008 Paris, France

### **II. Complaint dealing**

#### **1. Receipt of a Complaint**

When a complaint is received, either from a client or a regulatory body, TOBAM's President, COO and Compliance must be informed immediately.

#### **2. Notifying the complainant of the Complaint's receipt**

TOBAM, within ten business days of receipt, will reply in writing to the complainant explaining that the complaint is being investigated (providing the name, position, department and contact details of the investigating person). It will indicate when a response should be expected if a final answer has not already been given.

#### **3. Investigating the Complaint**

Compliance is responsible of the complaint's management and can use all means necessary to the investigation.

#### **4. Resolving the Complaint**

TOBAM will then attempt to resolve the complaint in a timely manner and keep the complainant informed of its progress. All efforts should be made to resolve the complaint within four weeks of receipt. In any case, TOBAM will get back to the complainant with a final response within eight weeks of receipt or provide an alternative timeframe for a final response and explaining the delay.

The President, the COO must be consulted prior to resolution.

### **III. Recordkeeping**

Compliance shall keep a record of all complaints, including all correspondence and other documentation relating to the complaint. The documents shall be retained for a period of 10 years.