



How to file a complaint

If you have cause to complain to GAM we will endeavour to resolve any concerns fairly, effectively and promptly.

Your complaint should include a detailed description of events as well as your contact details. Please address it, in writing, to your Relationship Manager who will try and resolve your complaint within 2 to 10 business days. Where this is not possible and for more complex complaints which require further investigation:

- We will send you a written acknowledgement of your complaint within 2 to 10 business days
- We will send you full resolution of your complaint within 1 month of receipt. If we are unable to resolve your complaint within 1 month of receipt, we will send you a letter explaining why we are not in a position to resolve your complaint and an indication of when we will make further contact.

You may escalate any complaint previously sent to your Relationship Manager directly to GAM (Luxembourg) S.A. via email or letter:

E-mail: Lux_Legal_Compliance@gam.com

Mail: GAM (Luxembourg) S.A.
Head of Compliance & Legal
25, Grand-Rue
L-1661 Luxembourg

The Luxembourg financial dispute resolution body: Financial Sector Supervisory Commission (“CSSF”)

If you are dissatisfied with the way we will have handled your complaint, you may refer the matter to:

E-mail: reclamation@cssf.lu

Mail: Financial Sector Supervisory Commission (CSSF)
283, route d'Arlon
L-1150 Luxembourg

The CSSF can only consider a case when GAM's own complaints procedure has been exhausted and provided you refer your case within 1 year of your first filing with GAM. Please visit their website for full instructions on how to file a complaint and access their complaint form:

<http://www.cssf.lu/en/consumer/complaints/>