

## Claims procedure

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### Definition

A claim is defined pursuant to CSSF Regulation N° 16-07 as “a demand lodged with a professional to have a right asserted or a prejudice remedied”. A claim may be filed with Finimmo Luxembourg S.A. by a client, a person not yet a client or a third party mandated by a client, whether natural person or legal entity (a “Claimant”)

Mere requests for information or explanations may not be considered as claims.

Where the claim is deemed obvious, the dossier will be forwarded without delay to the person in charge of the processing of claims, who will lead *ad hoc* investigations and ensure proper consideration is given to the file.

### Methods for filing the claim

The Claimant may file a demand either:

- via e-mail at: [info@finimmo.com](mailto:info@finimmo.com)
- or by post to:

Finimmo Luxembourg S.A.  
18, rue Robert Stümper  
L-2557 Luxembourg

The Claimant may file his claim in the language of his choice.

### Processing time

A written acknowledgement of receipt of the claim will be sent to the Claimant within 10 business days from receipt of said claim, unless the problem has been settled for the Claimant in the meantime.

A detailed answer will be sent to the Claimant within 1 month from receipt of the claim.

Should the processing of the application require additional time, the Claimant will be informed regarding the progress made in its analysis. The date at which the examination of the file should be completed will also be provided to the Claimant.

### Follow-up of claims by the Management

Where the Claimant deems not having obtained a satisfactory solution, or has failed to receive any answer, he may file his claim directly with the Management of Finimmo Luxembourg S.A. at the following address:

Finimmo Luxembourg S.A.  
Attn: Mr. Benoît de Froidmont  
18, rue Robert Stümper  
L-2557 Luxembourg

### Extra-judicial procedure for claims presented to the CSSF

Where the processing of the claim at the Management level of Finimmo Luxembourg S.A. has failed to produce a satisfactory answer, Finimmo Luxembourg S.A. will provide a full explanation regarding its position and inform the Claimant in writing regarding the extra-judicial procedure with the *Commission de Surveillance du Secteur Financier* (the "CSSF") and as the case may be its commitment to call on such procedure.

This procedure for the extra-judicial resolution of claims presented to the CSSF may be found on the latter's Internet site at <http://www.cssf.lu>

Additional information regarding the procedure applying to the extra-judicial resolution of claims presented to the CSSF is also available on the Internet site