

Handling of Complaints

We continuously strive to provide you with the highest quality of service possible.

However, aware that problems can sometimes arise, our complaint handling management framework is there to help you.

Our framework has two main objectives:

- **Improve customer satisfaction** through a reasonable and quick handling of complaints we receive.
- **Improve our products, procedures, and the operation of our organisation.** By identifying weaknesses and potential problems, complaint monitoring helps us to implement the appropriate corrective action needed.

The purpose of this document is to explain how to submit a complaint. It is also designed to inform you on our commitments and provide you with all helpful information about our complaint handling procedure and available remedies you have.

OUR COMMITMENTS

We guarantee a free, fast and transparent complaint handling and as efficient as possible to find a solution that satisfies you.

FREE SERVICE

We will handle your complaint free of charge. You will not incur any special costs (administrative nor other fees) associated with handling your complaint.

TIMELINESS

We are committed to handle complaints within the following timeframe:

- maximum of ten working days from the sending of your complaint to acknowledge receipt and inform you of the complaint handling procedure, unless you obtained a response within this period;
- maximum of two months between the date of sending your claim and the date when the response is sent to you, unless a special circumstance occurred that is duly justified to you.

HANDLING OF COMPLAINTS

TRANSPARENCY

We promise to respond to any information requested concerning information the progress of your complaint handling.

We will also keep you informed when, due to special circumstances, we are unable to provide a response within the promised timeframe.

EFFICIENCY

Our Client Services department has the necessary resources and expertise for a fair and consistent complaints handling from our customers or prospects, including non-resident one.

We set up a Policy of complaints' handling and controls are in place in order to identify any dysfunction and to follow the implementation of the remedial actions plan associated if any.

In addition to French and English, which are our standard working languages, customers who hold units or shares of funds marketed in a member State of the European Union may send their complaint to us in the official language of this State and will receive a response in this same language.

REFERRAL TO THE AMF MEDIATOR

The AMF has a mediation service to which you may refer regarding the resolution of your complaint.

You can contact at any time (free of charge) the AMF by post to the following address : 17 place de la Bourse 75082 Paris cedex 2 or by electronic form via the AMF website <https://www.amf-france.org/fr/le-mediateur-de-lamf/votre-dossier-de-mediation/vous-voulez-deposer-une-demande-de-mediation>.

Note that the mediator can be contacted by any eligible person, once the claim has been made and the response received without delay, or in the absence of a response received, two months after the sending of the first written complaint.

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HANDLING OF COMPLAINTS

DO YOU HAVE A COMPLAINT?

A complaint is a **declaration of your dissatisfaction** towards the professional, for example, in connection with one of the investment services provided to you (asset management / investment advice), the subscription to one of our funds or its legal documentation.

Any request sent for information, clarification or any opinion, clarification, service, or benefit requested will be handled by our teams without being considered as a complaint.

HOW TO SUBMIT YOUR COMPLAINT?

1/ - You may submit your complaint at any time to **our Client Services department**, which will seek to reach a solution.

By e-mail at the address below, specifying in the subject of your message that it is relating to a complaint:

- AXA Investment Managers Paris: client@axa-im.com
- AXA Real Estate Investment Managers SGP (AXA REIM SGP): altsclientservice@axa-im.com
 - AXA IM Prime: prime-ir@axa-im.com
 - AXA IM Select France: select.france.serviceclients@axa-im.com

By post to the following address:

- AXA Investment Managers Paris:
AXA Investment Managers Paris (Service Clients)
Tour Majunga
6, place de la Pyramide
92908 Paris – La Défense cedex – France.
- AXA Real Estate Investment Managers SGP (AXA REIM SGP):
AXA Real Estate Investment Managers SGP (Service Clients)
Tour Majunga
6, place de la Pyramide
92908 Paris – La Défense cedex – France.
 - AXA IM Prime:
AXA IM Prime (Investor Relations team)
Tour Majunga
6, place de la Pyramide
92908 Paris – La Défense cedex – France.

HANDLING OF COMPLAINTS

- AXA IM Select France:

AXA IM Select France (Service Clients)
Tour Majunga
6, place de la Pyramide
92908 Paris – La Défense cedex – France.

By telephone (no surcharge):

- AXA Investment Managers Paris:

France : 01 44 45 85 65
Depuis l'étranger : +33 (0) 1 44 45 85 65

- AXA Real Estate Investment Managers SGP (AXA REIM SGP):

France : 0 1 44 45 70 00
Depuis l'étranger : +33 (0) 1 44 45 70 00

- AXA IM Prime:

France : 01 44 45 54 50
Depuis l'étranger : +33 (0) 1 44 45 54 50

- AXA IM Select France:

France : 01 44 45 85 65
Depuis l'étranger : +33 (0) 1 44 45 85 65

You may be asked for a written confirmation by e-mail or post.

2/ - If you subscribed to one of our funds on the advice of an intermediary **who does not belong to the AXA Investment Managers Group**, please kindly submit your complaint directly to this financial institution. Contact information for the complaint department is generally available on the website of the entity in question.

Otherwise, and if an AXA Investment managers entity or product is involved, our staff can act as a relay with this intermediary. For this purpose, your complaint must include the name of this institution as well as any helpful information that you may have so that your complaint can be handled efficiently.