

Julius Bär

Your complaint:

Would you like to review our services or did a mistake occur?

We would be pleased to receive your feedback. Please address your feedback directly to your relationship manager, he is glad to be at your disposal. He is your direct contact person, especially in case of further enquiries concerning advisory services (e.g. performance, transactions, banking services, pricing schedule, IT-systems). Many things can be solved non-bureaucratic and satisfying that way.

Alternatively, please address your complaint in written form to:

Bank Julius Baer Europe S.A.
attn. Complaint Management

Postal address: Postbox 303, L-2013 Luxembourg
Office address: 25, rue Edward Steichen, L-2540
Luxembourg

Furthermore, it is your discretion to address your complaint directly for the attention of our management board.

In any case, please take care to communicate the following information together with your complaint:

- The reason for your complaint or a description of the identified mistake respectively
- Your contact data (name and address as well as your account number)

We will confirm the receipt of your written complaint within a maximum of 10 business days and we will take care of an answer as fast as possible, but not later than one month. In particular cases it takes us more than one month to respond, we will inform you about this.

Your
Bank Julius Baer Europe S.A.

If you are not satisfied with our response, you may refer your complaint directly to the **Commission de Surveillance du Secteur Financier (CSSF)**:

The CSSF is competent to receive complaints from customers (natural or legal persons) of the professionals subject to its supervision and to act as an intermediary in order to seek an amicable settlement of these complaints.

The CSSF acts in its capacity as alternative dispute resolution (“ADR”) entity, notably pursuant to the European legislation relating to the out-of-court resolution of consumer disputes that was transposed into Luxembourg law and introduced into the Consumer Code in 2016. The CSSF is registered on the list of ADR entities within the meaning of Article L. 431-1 of the Consumer Code and on the list of ADR entities established and published by the European Commission.

The complaints that are sent to the CSSF are handled by its legal department: “Legal Department Consumer Protection/Financial Crime” of the CSSF.

The out-of court resolution of disputes takes place on a voluntary basis and is free of charge.

In order to facilitate the filing of a complaint, the CSSF publishes a complaint form on its website: <https://www.cssf.lu/en/customer-complaints/>.

The complaint form can either be filed online or sent by mail, fax or email:

- by mail to the following address:
Commission de Surveillance du Secteur Financier / Département Juridique CC / 283, route d’Arlon / L-2991 Luxembourg
- by fax using the following number: (+352) 26 25 1-2601
- by email to the following address:
reclamation@cssf.lu