

# Policy for processing complaints

May 2019

## 1. General Information and Principles

MIROVA has put in place a complaint processing system in order to handle clients' complaints in an efficient, transparent, and uniform manner, in accordance with applicable regulations.

Access to this service is free of charge and clients may submit complaints (i) in French, or (ii) in one of the official languages of the country where the UCITS was marketed or where the service was provided.

## 2. Definition of a Complaint

A complaint is a statement of a client's dissatisfaction with a professional. Requests for additional information, advice, clarifications, and services are not complaints.

Claims and complaints may relate to: portfolio management, portfolio performance, pricing aspects, legal documentation, or any element related to the service provided.

## 3. How Mirova Processes Complaints

Complaints can be made by mail, phone, or email, as well as through the customer's usual contact.

Complaints sent by mail should be addressed to:

MIROVA - Direction du service client NIMI, 43 avenue Pierre Mendès France, 75013 Paris.

Complaints made by telephone are recorded by the customer support personnel.

Clients who are part of the Caisse d'Epargne and Banque Populaire networks should submit their complaints:

- by email, to: [Relation-Clients-Reseaux@natixis.com](mailto:Relation-Clients-Reseaux@natixis.com)

All other clients should submit their complaints:

- by email, to: [ClientServicingAM@natixis.com](mailto:ClientServicingAM@natixis.com)

## 4. Processing period

Mirova agrees to:

- acknowledge receipt of all complaints received within a maximum period of 10 days, except in cases where a response can be sent within the same period,
- respond to complaints within a maximum period of 2 months starting from the date Mirova receives the complaint,
- inform the client of the progress of their complaint and the cause for delay in the event that these conditions cannot be met.

## 5. Mediation by the Autorité des Marchés Financiers (AMF)

The AMF's Ombudsman's services may be called upon by any interested party (whether a natural or legal person) to mediate individual disputes regarding financial investments.

You can contact the Ombudsman by mail at:

**Médiateur de l'AMF**  
**Autorité des marchés financiers**  
**17 place de la Bourse**  
**75082 PARIS CEDEX 02**

A form for requesting mediation is available on the AMF's website: [www.amf-france.org](http://www.amf-france.org).

## 6. Reimbursement policy for foreign withholding tax on CIUs managed by Mirova as of September 2014

French or Luxembourg CIUs may receive dividends net of withholding tax on foreign shares held. In some cases, the withholding tax rate applied to dividends received by French or Luxembourg CIUs may differ from that applied to dividends paid to CIUs located in the same country as the asset's issuer.

In certain European Union countries, following the Court of Justice of the European Union's judgment on May 10, 2012, these circumstances make it possible to file a claim with the appropriate authorities in order to be reimbursed for this rate difference.

In such cases, our policy is to file claims on behalf of the managed CIU, on behalf of our investors, if the conditions (the likelihood of recovery, the time necessary, the cost, etc.) seem favorable for investors. This allows for materiality thresholds to be determined.

It should be noted, however, that this policy involves a certain amount of risk in terms due to changes in the amount reimbursed and the amount of time necessary. CIUs may have to bear external costs without receiving the expected reimbursements. Expenses incurred and reimbursements received under this policy will be reported in the Annual CIU Reports.



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