



Complaints handling description

Client satisfaction

It is Banque J. Safra Sarasin (Luxembourg) SA's (the "Bank") primary ambition to satisfy clients and potential clients in the most professional way.

The Bank is committed to promptly and thoroughly investigate any dissatisfaction and the procedure detailed below will allow us to do so in line with the Luxembourg legal requirements. Management oversight of complaints is ensured through regular internal review and reporting.

A complaint can be any written, verbal or electronic communication from an existing or potential client or investor to express dissatisfaction and can be submitted free of charge.

Following the receipt of a complaint, in case we are not able to provide you with an answer within a short time, an acknowledgement letter will be issued within 10 business days from the date of receipt and we will inform you of the contact person who will be in charge of the matter together with an indicative timeline by when a response or resolution will be provided.

Should you feel that you did not receive a satisfactory answer, you may appeal directly to the Senior Management of the Bank, namely the CEO who is the director in charge of complaints and registered towards the CSSF:

Jules Moor
CEO of Banque J. Safra Sarasin (Luxembourg) SA
17-21 Boulevard Joseph II
L – 1840 Luxembourg

Out-of-court resolution of complaints

If, despite our best efforts, you remain unsatisfied with our response or have not received an answer within one month, you may refer to the Luxembourg financial regulator according to the provisions of the CSSF Regulation N° 16-07 and the CSSF Circular 17/671 relating to the out-of-court resolution of complaints.




Please be informed that, in that case, your request must be submitted in accordance with CSSF requirements established on the CSSF [website](#) and the applicable form.

Should that be necessary, your complaint would have to be addressed to:

Commission de Surveillance du Secteur Financier (CSSF)
283, route d'Arlon
L-1150 Luxembourg
Postal Address: L-2991 Luxembourg

or via email: reclamation@cssf.lu

Request for out-of-court complaint resolution with the CSSF (information and form):

- [Customer complaints: Commission de Surveillance du Secteur Financier \(CSSF\)](#)
- [CSSF Regulation 16-07 relating to out-of-court complaint resolution](#) 
- [CSSF Circular 17/671 explaining more in detail the CSSF Regulation 16-07 relating to out-of-court complaint resolution](#)

Following the receipt and acknowledgment of the complaint, the CSSF will contact the Bank for an explanation and supporting documentation.

The Bank will be committed to co-operate in a possible investigation process and will provide the CSSF with a comprehensive answer within the context of the handling of complaints and requests.