

Information on Complaints handling

Nordea Investment Funds S.A. is committed to providing a high-quality service to its investors. We aim at resolving complaints in a fair and equitable manner.

When a complaint occurs, a prompt complaint handling process will be invoked applying the necessary objectivity.

1. General enquiries

Should you have any questions in relation to our services, you may contact the following representative:

For product-related queries/questions such as the investment policy of a fund, the performance of a fund, fees/charges applied, etc., please contact our Client Relationship Service:

- Email: nordeafunds@nordea.com
- Fax: +352 27 86 50 11

For operational queries/questions related to the subscription/redemption of shares, payment of subscriptions/redemptions, account statements, etc., please contact the Registrar and Transfer Agent:

- Email: transferagency@nordea.com
- Fax: +352 27 86 50 10

2. Complaints

Should you wish to express a serious dissatisfaction with the quality of the service provided related to your investment, you may file – free of charge – a formal complaint either in English or in an official language of your home country.

Complaints shall be notified by filling the form available on Nordea.lu or by the means of a letter addressed to the Compliance Officer in Nordea Investment Funds S.A.:

Nordea Investment Funds S.A. Compliance Officer 562, rue de Neudorf, P.O. Box 782 L-2017 Luxembourg

Alternatively, complaints can be addressed directly to the management of Nordea Investment Funds S.A.

3. Handling of your complaint

Our aim is to acknowledge receipt of your complaint within ten business days indicating the timeframe for resolving the complaint. You will receive a formal response covering the subject matter of your complaint and the outcome of our analysis.

Nordea Investment Funds S.A.

562, rue de Neudorf P.O. Box 782 L-2017 Luxembourg Tel + 352 27 86 51 00 Fax 352 27 86 50 11 nordeafunds@nordea.com www.nordea.lu



4. Out-of-court resolution

We endeavor to find a swift resolution to your complaint in accordance with our regulatory obligations.

However, should you feel that your complaint has not been appropriately addressed, you have the right to refer your complaint to the Commission de Surveillance du Secteur Financier (CSSF - the financial supervisory authority in Luxembourg).

Further information can be found on the CSSF website: www.cssf.lu.