



Complaints Handling Policy Summary

Document approved by Board of Directors of NBG AM Luxembourg on July 22, 2022.

NBG AM Luxembourg has implemented procedures for managing customer complaints which complies with the CSSF requirements relating to the out-of-court resolution of complaints.

A complaint is an expression of dissatisfaction received whether oral or written, justified or not, from or on behalf of an eligible complainant, about the firm's provision of or failure to provide a financial service. A request for information, clarification or service is not a complaint.

In this context, any complaint must be sent to:

NBG Asset Management – Attn: Compliance Officer

E-Mail : compliance@nbgam.lu

Mail: NBG Asset Management Luxembourg, SA

19 Rue de Bitbourg,

L1273 Luxembourg

If you have cause to complain to NBG AM Luxembourg, we will endeavour to resolve any concerns fairly, effectively and promptly.

Your complaint should include a detailed description of events as well as your contact details.

Please address it, in writing, to the Compliance Officer who will try and resolve your complaint within 2 (two) business days. Where this is not possible and for more complex complaints which require further investigation, NBG AM Luxembourg will send you a written acknowledgement of your complaint within a period which shall not exceed 10 business days.

A full resolution of your complaint will be sent within 1 month of receipt.

If your complaint is not solved within 1 month of receipt, we will send you a letter explaining why we are not in a position to resolve your complaint and an indication of when we will make further contact.

In case that you did not receive an answer or the answer issued by Compliance Officer is not satisfactory, you may escalate the complaint directly up to the level of the management board via email or letter. NBG AM Luxembourg has appointed **the Execution Committee** to be the body responsible for complaints (MPRC).

NBG Asset Management – Attn: Execution Committee

E-Mail: contact@nbgam.lu

Mail: NBG Asset Management Luxembourg, SA

19 Rue de Bitbourg,

L1273 Luxembourg

NBG Am Luxembourg informs its customers of the existence of the out-of-court dispute settlement procedure with the Commission de Surveillance du Secteur Financier ("the CSSF"), the Luxembourg financial services regulator.

Where a customer did not receive a response or satisfactory response within one month of a complaint being submitted to NBG Asset Management Luxembourg, the customer can refer their complaint to the CSSF within one year of the date of filing with NBG.

The request must be filed with the CSSF in writing, by post or by fax to the CSSF or by email (to the address/number available on the CSSF website), or online on the CSSF website. In order to facilitate the filing of a request, the CSSF publishes a form on its website. In the event of submitting a complaint to the CSSF it should be submitted in the English, Luxembourgish, German, or French languages.

The mailing address of the CSSF is the following:

La Commission de Surveillance du Secteur Financier

283, route d'Arlon

L-2991 Luxembourg

NBG Asset Management Luxembourg SA

Registration Number: B81459

19 Rue de Bitbourg,

L1273 Luxembourg - www.nbgam.lu