

Complaint policy

As of March 2025

Information on the Complaint policy

1. Objectives of the complaint management

Complaint management aims to implement regulatory requirements for the organization of internal complaint processes. The objective is not only to ensure the necessary proper business organization as part of the complaint management process, but also to use the findings from customer complaints in particular to improve the proper business organization and thus achieve greater customer satisfaction.

Through constructive, transparent and efficient complaint processing, we ensure that customer satisfaction is restored and customer loyalty is strengthened. This principle follows the model below:

- Reliable registration and evaluation as well as immediate handling of complaints;
- Analysis of complaints regarding possible failings and inadequacies in business operations;
- Identification and elimination of risks and problems in current processes and products.

2. Functions of the complaint management

The complaint management

- is responsible for the proper recording, processing and response to complaints;
- takes the lead if various departments are involved in the processing of complaints;
- is responsible for internal reporting and reporting obligations to the BAFIN.

3. What is a complaint?

A complaint in the supervisory sense is any complaint filed by a complainant with a financial services provider with the aim of establishing a right/claim or recognizing a claim for compensation. Simple requests for information or clarification, on the other hand, are not considered as complaints.

4. Filing a complaint

To simplify the submission, we provide a complaint form. Please submit the complaint by mail or e-mail to our complaint management.

Postal address: H&A Global Investment Management GmbH
Beschwerdemanagement
Stahlgruberring 52
81829 München

E-Mail: Beschwerdemanagement@ha-gim.com

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5. Complaint processing

All complaints submitted will be forwarded immediately to our complaint management, where they will be processed centrally:

a) Acknowledgement of receipt

An acknowledgement of receipt will be issued for all complaints as part of the complaint recording process and provided to the complainant in writing (by mail, fax or e-mail) within a period not to exceed ten (10) banking days from the date the complaint is received by complaint management, unless the complainant has already been provided with a response to his/her complaint within that time period.

b) Interims notice

A response letter will be prepared for all complaints as part of the complaint process, reviewed by two staff members, signed, and then sent to the complainant by mail. The response letter is sent as soon as the complaint has been conclusively processed.

c) Response letter

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