



**LA FRANÇAISE**  
investing together

# Policy for handling customer enquiries or complaints

The customer policy (the 'Policy') applies to all customers of the La Française Group (the 'Group'). The Policy is designed to describe the process for monitoring and processing customer enquiries and complaints with the aim at continuously improving the quality of products and services offered to our customers.

Updated: September 2023

**As a first step, please contact your advisor.**

**Please note that you should first contact your own advisor for any request for information or complaint, as they remain your main point of contact for the product in question.**

**Otherwise, you may contact us using the contact details described below.**

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## I. Who can contact us?

Holders of financial instruments managed or designed by the Group can contact us with any questions/complaints relating to these products (performance, net asset value, regulatory documents, etc).

Customers who received any investment service by the Group (investment advice, order reception/transmission, etc) may also contact us for any questions/complaints relating to the investment service provided.

**For any question**, you can use the following contact details:

- [by phone or fax at the following number:](#)

### **La Française<sup>1</sup> – Customer & Partner Services**

**Phone number:** +33 1.53.62.40.60

**Fax number:** 01.44.56.11.03

### **La Française AM (Private Banking division for management mandate) – Customer Services**

**Phone number:** +33 01.73.00.73.60

**Fax number:** 01.73.00.73.08

### **LFFS Luxembourg Branch (for funds governed by Luxembourg law) – Customer Services**

**Phone number:** +352 248 322 001

- [By post to the following address:](#)

### **La Française<sup>1</sup> – Customer & Partner Services**

**Address:** 128 boulevard Raspail 75006 PARIS

### **La Française AM (Private Banking division for management mandate) – Customer Services**

**Address:** 128 boulevard Raspail 75006 PARIS

### **LFFS Luxembourg Branch (for funds governed by Luxembourg law) – Customer Services**

**Address:**

60, Grand-Rue – BP-1556

L-1660 Luxembourg

**To raise a complaint**, a dedicated process has been set up and is detailed below in **section IV**. Your enquiries/complaints are dealt with free of charge.

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<sup>1</sup> The Customer & Partner Services Department is responsible for handling any questions/complaints relating to companies in the La Française Group, with the exception of LFAM Private Banking division for management mandate, and LFFS Luxembourg Branch for funds governed by Luxembourg law (see list of Group companies in the Appendix).

## II. Contact us

Your contact options differ depending on the company, the financial instruments and/or the services provided:

- **La Française:** if your complaint relates to a financial instrument from the La Française Group (LFAM, LFREM, SIPAREX, New Alpha) or to a service provided by LFAM FS, MONIWAN.
- **La Française AM Private Banking:** if your complaint relates to a service provided by LFAM Private Banking (GP) (order reception-transmission advice or management mandate).
- **LFFS Luxembourg Branch:** if your complaint relates to a Luxembourg UCI or to a service provided by LFFS Luxembourg Branch.



### ❖ LA FRANÇAISE

Email contact	<a href="mailto:reclamations.clients@la-francaise.com">reclamations.clients@la-francaise.com</a>
Contact by post	<b>La Française – Customer &amp; Partner Services</b> 128, boulevard Raspail 75006 PARIS

### ❖ LA FRANÇAISE ASSET MANAGEMENT

Email contact	<a href="mailto:reclamations.clients@la-francaise.com">reclamations.clients@la-francaise.com</a>
Contact by post	<b>La Française AM Private Banking Division – Customer Services</b> 128, boulevard Raspail 75006 PARIS

### ❖ LA FRANÇAISE FINANCE SERVICES

Luxembourg Branch  
60 Grand-Rue BP-1556 – L-1015 Luxembourg  
Tél. : +352 24 83 221  
Fax : +352 248 322 242

Email contact	<a href="mailto:LFIComplianceOfficer@la-francaise.com">LFIComplianceOfficer@la-francaise.com</a>
Contact by post	<b>LFFS Luxembourg Branch – Customer services</b> 60 Grand-Rue – BP-1556 L-1660 Luxembourg

#### Groupe La Française

[www.lafrancaise-group.com](http://www.lafrancaise-group.com)

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In the subject line of your letter/email, please indicate the nature of your request using the following terminology:

- The name of the company (refer to the List of Group companies listed in the Appendix)
- The service or product
- Request for regulatory documents
- Information request/explanation/clarification
- Complaint (dissatisfaction) regarding a financial instrument or a service provided.
- Other requests

Please note that although customers are welcome to call us for any information enquiry, complaints cannot be accepted by the Group over the phone and will require a written record of the reasons for your dissatisfaction (by post or email). This will help us fully understand the reason for your complaint and to make sure we provide you with a better service.

### III. Response times

If you contact us by email: you will receive confirmation that your request has been received.

If you contact us by any other means, your request will not be acknowledged unless the complaint is received by post: In this case, an acknowledgement of receipt will be sent to you within a maximum of 10 days unless the reply to your complaint has already been sent to you.

- **Your enquiry is a complaint.**

✓ **Maximum time limit to respond in writing: 2 months from the customer's letter postmarked date.**

You will be kept informed about the progress of your complaint, in particular if circumstances prevent the Group from respecting the maximum 2 months' time limit.

The 2 months' time limit starts from the date the complaint was sent to the La Française Group. For complaints received by post, the postmarked date is used to determine the sending date.

### IV. Handling of complaints

#### What is a complaint?

A complaint is an oral or written expression of dissatisfaction from a customer with the professional service provided whatever the spokesperson may be.

A request for information, advice, clarification, service or benefit is not a complaint.

Please note that customers are welcome to call us for any information enquiry. However, in the event that you are dissatisfied with any aspect of our services, complaints are not accepted by the Group over the phone. In this case, we will require a written record of the reasons for your dissatisfaction (by post or email), to fully understand the subject of your complaint and to provide you with a better service.

#### Complaint Handling

Your complaint is handled by the Customer Relations Department.

La Française Group Compliance Department will monitor the response to your complaint to ensure that you receive an adequate response in accordance with your interests and the regulations.

#### What to do if you are not satisfied with the response to your complaint from La Française Group.

If, after communicating with the La Française Group, you are not satisfied with the response to your complaint, you can contact one of the following mediators, free of charge:

- the Mediator for Crédit Mutuel, or
- the Mediator for the Autorité des Marchés Financiers (AMF), the public ombudsman for all complaints relating to financial instruments.

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Please note that your choice is final in making such a complaint. La Française Group has chosen its own mediator, namely the Crédit Mutuel mediator, which is a company mediator.

**You can contact the Crédit Mutuel Mediator:**

**By post:**

**Le Médiateur du Crédit Mutuel**

63, chemin Antoine Pardon  
69160 Tassin La Demi-Lune  
FRANCE

**Using the form available on the website to submit your case online:**

[www.lemediateur-creditmutuel.com](http://www.lemediateur-creditmutuel.com)

**More information about the mediation service can be found below:**

- **Who is the Crédit Mutuel Mediator?**

The Crédit Mutuel Mediator is an independent and impartial person who has been chosen for their skills and experience.

When can you contact this Mediator?

You can contact the Crédit Mutuel mediator, if you are a physical person not acting on behalf of a professional activity and when the complaint is within the following banking mediator's legal field of competence as defined by the law:

- ♣ Your account agreement, how it operates, its pricing, when closing or transferring an account.
- ♣ Product or grouped service sales (meaning subscribed at the same time with a global price).
- ♣ Product or grouped service sales offering for free some financial or non-financial rewards.
- ♣ Best execution applied by the Bank for contracts linked to the following products and services: credit operations, saving products, financial services, related operations to services and products cited above.
- ♣ Marketing of insurance contract.

- **Mediation process**

If your referral is admissible and upon receipt of the documents on which your enquiry is based, the Mediator informs you – either by email or by post – of the opening of the mediation procedure and its starting date, reminding you that the parties may withdraw from the process at any time.

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The Mediator shall, at the request of one of the parties, transmit all or part of the documents in the case. The Mediator is free to receive the parties together or separately.

In the event of any circumstances liable to affect their independence or impartiality or liable to create a conflict of interest, the Mediator will immediately inform the parties of their right to object to the continuation of his assignment. If one of the parties consequently refuses to continue the mediation, the Mediator's assignment shall be terminated.

The mediator will no longer be able to receive any instructions from the parties.

- **What is the Mediator's response time?**

You will receive the Mediator's proposition by post within no more than 3 months following receipt of your enquiry. This period may be extended in the event of a complex dispute.

**For more information** about the Crédit Mutuel Mediator, please read the Mediation Charter on the following link: [https://www.lemediateur-creditmutuel.com/partage/fr/CC/Mediateur/references/charte\\_mediation\\_credit\\_mutuel.pdf](https://www.lemediateur-creditmutuel.com/partage/fr/CC/Mediateur/references/charte_mediation_credit_mutuel.pdf)

or go to the Mediator's website (<https://www.lemediateur-creditmutuel.com/>)

**You can also contact the Mediator of the Autorité des Marchés Financiers (AMF) under the following conditions:**

**In writing:**

**Autorité des marchés financiers (AMF)**

**La médiation**

17, place de la Bourse  
75082 PARIS CEDEX 02  
FRANCE

**Electronically (link below)**

**<https://www.amf-france.org/en/amf-ombudsman/mediation-file/request-mediation>**

The AMF Mediator intervenes in the event of any complaint that falls within their field of competence:

- marketing of financial products,
- portfolio management,
- transmission and receipt of stock market orders,
- holding of a securities account or PEA, etc.

- **How is the mediation procedure carried out?**

The mediation procedure is free of charge. Each party submits their observations and an analysis of the dispute to the Mediation officer, producing, if necessary, a legible copy of the supporting documents in their possession (account opening agreement, management mandate, subscription form, transaction notices, periodic statements, management reports, exchange of letters, screenshots, etc). The procedure is adversarial and conducted in writing. The Mediator may also summon the parties to a meeting. In all cases, the Mediator will seek an amicable solution acceptable to both parties. The parties will then indicate whether or not they agree with this solution. If they do, the Mediator will ensure the effective implementation of the solution. The parties can modify this solution or decide to halt the proceedings at any time.

**You have subscribed online via MONIWAN or via LFAM Private Banking:**

For all complaints linked to a subscription with Moniwan or with management mandate, you also have the option of using the European online dispute resolution platform.

This platform is accessible via this link: [Online dispute resolution platform](#)

## **V. Data protection**

In accordance with the amended law no. 78-17 of 6 January 1978 relating to Information Technology, Files and Freedoms, La Française Group must collect personal data to process customer requests/complaints.

This data may be used for the purposes of customer's enquiry/complaint handling. It may also be communicated to third parties when this is necessary to investigate and resolve a customer's enquiry/complaint.

The data owner has the right to obtain information from La Française Group, 128 boulevard Raspail 75006 PARIS, to demand, if necessary, its rectification and to object its use for commercial prospecting or marketing purposes.

## Appendix: Accreditations of companies in La Française Group

**Customer & Partner Services of La Française is responsible for all questions/complaints relating to the following Group companies:**

- **La Française AM Finance Services :**

La Française AM Finance Services, investment firm approved by the CECEI under number 18673 X – Professional card issued by La Française AM Finance Services to the Préfecture de Police de Paris – Real Estate Transaction no. T11960

La Française AM Finance Services is also registered with the ORIAS as a non-exclusive banking and payment services agent and insurance or reinsurance broker since 4 November 2016.

- **LFFS Luxembourg Branch**

LFFS Luxembourg Branch, a Luxembourg branch of La Française AM Finance Service, registered as B239311 in the Luxembourg Trade and Companies Register since 21/11/2019 and registered with the CSSF under number P00000635.

- **La Française Asset Management:**

LFAM, a management company, approved by the AMF under no. GP 97076 on 1 July 1997.

- **La Française REM:**

La Française REM, a management company approved by the AMF under no. GP 07000058 on 26 June 2007, has a professional real estate transaction card issued by the Paris Police Prefecture under no. T12056.

- **SIPAREX Proximité Innovation:**

SIPAREX Proximité Innovation approved by the AMF under no. GP04000032 on 27 April 2004.

- **New Alpha Asset Management:**

New Alpha Asset Management, Management Company, approved by the AMF under no. GP-05000001 on 20 January 2005.

Company accreditations can be found on the following websites: [www.amf-france.org](http://www.amf-france.org) – [www.acpr.banque-france.fr](http://www.acpr.banque-france.fr) – [www.orias.fr](http://www.orias.fr)