Mindful Capital Partners S.A.

Complaint Handling Policy

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*This document is a summary of Mindful Capital Partners S.A.'s ("**MCP**" or "**Company**") Complaints Handling Policy, provided for transparency and informational purposes only.*

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1. Scope and Applicability

Mindful Capital Partners S.A. and its Branch (altogether hereinafter the "**Companies**") have adopted a complaints policy in compliance with: i) CSSF Circular 18/698, ii) CSSF Regulation 10-04 and 16-07 and iii) CSSF Circular 17/671, as they may be amended from time to time, which provides a common, clear and precise understanding of the way in which the Companies handle clients' complaints, including a clear definition of the roles and responsibilities of the different stakeholders.

The Companies are subject to the prudential supervision of the Luxembourg financial services regulator, the *Commission de Surveillance du Secteur Financier* (the "**CSSF**").

As required by CSSF Regulation 16-07 art. 16(3) and section 2 of the CSSF Circular 17/671 the Board of Directors of MCP has appointed a Conducting Officer responsible for handling complaints. The contact person responsible for the handling of client's complaints is MCP's Compliance Officer (the "**Complaint Handling Officer**").

The Complaint Handling Officer shall review and analyse, on an annual basis, the complaints registered by the Companies, to identify failures which can be solved by the Companies and to mitigate or prevent the Companies from potential complaints with regard to such failures in the future.

2. Definition of Complaint

For the purpose of this policy, the term "*complaint*" is defined as a written or verbal expression of dissatisfaction by an investor or business partner, which is directly addressed to MCP, to its Branch or indirectly through a delegated party or by a service provider in relation to:

- A service provided or withheld by MCP.
- A product of or administrated/managed by MCP.
- The behaviors of any employee or person conducting business on behalf of MCP ("**Employee**").

Regardless of the form of the complaint, this procedure applies in the same way to all types of complaints, whether expressed verbally or in writing – except from CSSF Circular for specific complaints. The general principle is that **no complaint should remain unanswered** (CSSF Circular 17/671, section 1, paragraph 4).

- **Verbal complaints**: anyone submitting a verbal complaint must be asked to confirm such complaint, where possible, in writing (as better defined in the paragraph below).
- **Whistleblowing channel**: anyone can raise a complaint using the external whistleblowing channel, whose modalities and procedures are set by the "*MCP - Internal Governance and Whistleblowing Policy*"

In addition, CSSF Regulation 16-07 defines a complaint as follows: *"[…] complaint filed with a professional to recognize a right or to redress a harm*".

All MCP employees are invited to forward any complaints immediately that are brought to their knowledge to the Conducting Officer in charge of complaints handling, as indicated in this procedure (see following sections). Failure to forward a complaint shall be deemed as professional misconduct.

All MCP employees must adhere to the Code of Conduct in order to ensure a sufficient standard of handling complaints with the client.

3. Investor complaints

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A complaint can be any written, verbal or electronic communication from an investor, even only potential (the "**Complainant**") to express dissatisfaction and can be submitted free of charge, in an official language of their home country.

If possible, any Employee receiving a complaint should attempt immediately to resolve the issue. If the Employee is not able to provide a solution to the satisfaction of the Complainant, the complaint shall be forwarded to the relevant department or function. If the matter cannot be resolved by the relevant department or function and the Complainant forwards the claim in written form, the dedicated Complaint Handling Officer shall be informed as soon as possible to register the complaint.

When contacting the Complaint Handling Officer with a complaint, the following information must be included:

- Reference number[1].
- Full name of Complainant.
- Role of Complainant on account (e.g. accountholder or representative of client, lawyer etc.).
- Contact details.
- Involved account number(s), if any.
- Information pertaining to the complaint (detailed description of the facts underlying the complaint).

For complaints related to Mindful Capital Partners S.A., the reference person is the Complaint Handling Officer. Here below the contact details:

1. **Complaint Handling Officer**: Fabio Vincenzo Cugurullo

   Postal address: 10, rue Antoine Jans, L-1820 Luxembourg – Grand Duchy of Luxembourg.
   Email address: f.cugurullo@mcpinvest.com
   Phone: +352 621 657 569

For complaints related to the Branch of Mindful Capital Partners S.A., the reference person is the Branch Manager. Here below the contact details:

2. **Branch Manager**: Lorenzo Stanca.

   Postal address: Mindful Capital Partners – Italian Branch, C.so Porta Nuova 3, 20121 Milan (Italy)
   Email address: l.stanca@mcpinvest.com
   Phone: +39 335 606 2858

The Complaint Handling Officer shall draft a detailed note in the complaints register ("**Complaints Register**").

The Complainant will receive an acknowledgement of receipt of the complaint, together with the name and contact information of the person in charge of its follow-up, within a maximum of ten (10) working days from the date of receipt.

Once analysed, the complaint will be transmitted by the Complaint Handling Officer to the relevant department in charge of the task linked to the topic subject to the Complaint. Such department shall make a detailed report which shall be transmitted to the Executive Committee, the Board of Directors and the Complaint Handling Officer of the Company.

- Status of the complaint (open/closed/on hold).
- Specify whether the complaint involves a breach of a regulatory requirement.
- Description on how the complaint was investigated.

[1] Enter the reference number as follows: "C" (Complaint) + "Year" (year of the complaint) "sequential number" (001, 002, 003 etc...). A practical example: "C2023_001".

- Description of the actions taken to handle the complaint.
- Relevant document(s) and/or correspondence.
- Any other detail(s) of relevance regarding the complaint.
- Outcome of the complaint.

To avoid any conflict of interest, any requested logistical support shall be provided by Employees who are not related to or involved in the matter giving rise to the complaint. Concerning the investigation, the Complaint Handling Officer shall have unlimited access to all relevant data which could potentially help resolve the issue. If the subject of the complaint is the Complaint Handling Officer in charge of the complaints handling, another member of the Executive Committee or the Italian Branch manager should handle the complaint

If the complaint involves a violation of law, regulations, circulars, the Code of Conduct and/or any other internal policy, the Complaint Handling Officer may treat the matter as a compliance incident, which could entail further investigations.

Ultimately, the Directors of the Company will decide which answer and/or actions shall be taken in order to fairly handle the investor's complaint.

The Company is committed to providing the investor with a response and/or appropriate actions regarding the complaint within one (1) month from the date of receipt of such complaint. Where an answer cannot be provided within this period, the Complaint Handling Officer will inform the investor of the delay and the date at which the answer is likely to be provided to such investor.

In the case the investor might not receive a response, or the Complainant is not satisfied with the response received, the Complainant may address the Complaint Handling Officer directly, who shall provide with a full explanation of his/her position as regards the complaint. No complaint or claim should remain unanswered.

The Company shall inform the Complainant, on paper or by way of another durable medium, of the existence of the out-of-court complaint resolution procedure at the CSSF.

The Companies will inform the Complainant, on paper or by way of another durable medium, that the Complainant can file a request with the CSSF and that, in this case, the Complainant request must be filed with the CSSF within one year after the Complainant filed the complaint.

The answering letter to the complainant shall always be sent via registered mail or e-mail, and shall contain the following statement:

"Upon receipt of Mindful Capital Partners S.A.'s final response, should you remain dissatisfied, you may, if so wished, refer the matter to the Luxembourg Regulator, the Commission de Surveillance du Secteur Financier (CSSF) as follows:

1. *By mail to:*
Commission de Surveillance du Secteur Financier
Département Juridique CC
283, route d'Arlon
L-2991 Luxembourg
2. *By fax using the following number: (+352) 26 25 1-2601;*
3. *By e-mail at the following address: reclamation@cssf.lu;*
4. *By filling in the online complaint form: CSSF - Complaint out-of-court*

The CSSF Circular on the out of court complaint handling can be found on its website, indicated hereunder: cssf-regulation-n-16-07

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Finally, we acknowledge your trust in Mindful Capital Partners S.A. and remain at your disposal for any further clarification"

The letter shall be duly signed by the Complaint Handling Officer and another member of the Board of Directors, enabling the complainant to use the out-of-court dispute settlement of CSSF 16-07 as described in topic "*CSSF 16-07 – relating out-of-court complaint resolution*".

There are two different outcomes upon the complainant's receipt of the answering letter:

a. The complainant is satisfied with MCP's proposed answer (i.e. the complainant has either confirmed, in writing, his acceptance of the proposal or has failed to reject the proposal in writing within the "*response period*"). Upon the complainant acceptance of the proposal, the Complaint Handling Officer will update the Complaints Register and update the status of the complaint to "*closed*".
b. The complainant rejects, in writing, MCP's proposed answer[2].

All Complainants should be given an opportunity to respond to our initial response and confirm the accuracy of information collected through the investigation process. The Complainant's response should be reviewed to assess if it materially changes our initial response and make corrections where required.

If no new facts are provided by the Complainant with his rejection, the complaint will likely proceed to external dispute resolution, as described in the "External Dispute Resolution" (better defined in the paragraph below). The Complaint Handling Officer, after receiving notice of the rejection, will update the status of the complaint to "*on hold*".

In case of breach of this Policy, report to the local Board of Directors and the Risk and Compliance Department, within 10 (ten) business days.

5. External Dispute Resolution and Out of Court complaint resolution

In cases where MCP is not able to provide a satisfactory solution to the Complainant, the Complainant shall be clearly informed that he/she may escalate the issue to the CSSF and address his/her complaint as provided under the following link: CSSF Regulation No 16-07 – CSSF or a court of competent jurisdiction.

In certain circumstances and as defined in the regulation itself, it is possible to seek CSSF's out-of-court complaint resolution. This process is free of charge and still allows the complainant or MCP to pursue legal action afterwards.

According to Article 15.5 of the Regulation this approach could only be taken if the issue is forwarded to the CSSF within one year after the complaint has been filed with the professional.

As soon as a letter (or any other form of written communication) from the CSSF, concerning a complaint, is received by MCP, the Complaint Handling Officer shall be informed and will proceed according to this Policy.

6. Reporting

The Complaints Register is kept by the Complaint Handling Officer in charge of complaints handling. The register shall enable the Complaint Handling Officer to fulfill his obligations concerning CSSF 16-07, topic "*Responsibilities in regards to and registration of complaints*", and to monitor and to supervise the process set out in this policy. The register has been designed as a table in Excel and contains all necessary and requested specifications as defined in CSSF 16-07 and 17/671.

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All correspondence concerning complaints shall be filed and retained by the Complaint Handling Officer, using the unique complaint number. For closed complaints, the retention period shall be 5 (five) years, for complaints with the status "*on hold*" the retention period shall be 10 (ten) years.

In accordance with Article 16 (3) of CSSF Regulation 16- 07, and as specified in Section 3 of CSSF Circular 17/671, the Complaint Handling Officer is required to communicate to the CSSF, on an annual basis, a table containing the number of complaints registered by the Company, classified by type of complaint, as well as a summary report of the complaints and the measures taken by the Companies to deal with them. The reason for these complaints and the status of their processing must also be mentioned.

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