

## COMPLAINT HANDLING PROCEDURES

JAR Geneva S.A. (JAR) is authorized and regulated by the Swiss Association of External Asset Manager for its code of conduct and anti-Money Laundering. As part of its compliance with the regulations JAR is required to establish complaint-handling procedures. These procedures are set out below.

JAR always aims to provide the highest standard of service to its clients but on occasion we may fall short of this goal and a client may express dissatisfaction.

When we receive any form of communication that expresses dissatisfaction, be it in person or through another medium, about services which we have provided or failed to provide, we will attempt to resolve the matter promptly and fairly.

### Acknowledgement of complaints

All complaints received by JAR are recorded and your details are passed on to our Compliance Department for investigation. We will send you an acknowledgement from the Compliance Department within five business days, giving you the name and contact details of the person who will handle your complaint.

### Investigation and Resolution

The Compliance department will investigate your complaint and attempt to resolve it as quickly as possible. You may be asked to provide additional information to assist in this process.

Within four weeks of making the complaint you will receive either a final response or a holding response indicating when you may expect a final response from us. If we consider your complaint has been resolved before we have issued a final response letter, we will send you a written 'summary resolution communication'. This should: explain JAR now considers the complaint to have been resolved; explain that if you subsequently decide that you're dissatisfied with the resolution of the complaint you may be able to refer the complaint to the Financial Ombudsman Service. We will also provide details of the Financial Ombudsman Service.

Within eight weeks of making the complaint you will receive either a final response or a letter explaining why we are still unable to issue a final response and indicating when you might expect a decision from us. This correspondence will also inform you of your right to use the Financial Ombudsman Service, if applicable. We aim to resolve complaints within eight weeks; it should only take longer than this if we have to request further information from you or from a third party to establish all the facts.

The final response will set out the facts that have been established during the investigation and the decision that has been reached by JAR. If it is decided that any redress is to be offered the following will be taken into consideration:

- Fair compensation for actual or potential financial loss;
- Any reasonable costs you have claimed; and
- The interest, at market rate, which may have accrued since the date on which the loss was suffered.
- Any distress and inconvenience caused by the actions which initiated the complaint.

If you would like to raise any concerns our contact details are:

Compliance Department  
JAR Geneva S.A. 14 rue du Rhône,  
1204 Geneva, Switzerland,  
Tel: +41 22 900 10 71

### Your rights

If you are dissatisfied with the final response which you receive from JAR (or if JAR fail to resolve your complaint within 8 weeks of it being made) you may have the right to refer to the Financial Ombudsman Service, but you must do so within six months.