

## Complaint Handling Brochure

At Lombard Odier, we endeavour to offer our clients the best possible service, but we do acknowledge that there may be instances where we do not fully live up to your expectations and where you need to draw our attention to this.

Under European laws, Lombard Odier (Europe) S.A. (the Bank), including its branches within the European Union and its subsidiary in Spain – Lombard Odier Gestión (España) S.G.I.I.C., SAU – is required to have written procedures in place for the prompt handling of clients and potential clients' complaints to ensure that:

- Complaints are handled in a timely manner;
- Where appropriate, the necessary remedial action is promptly taken;
- Our response, and any information related to it, is drafted in a plain language that is easy to understand;
- All relevant units and/or individuals are involved in the preparation of our response to you.

We are also required to publish details on our complaints-handling process and the means by which you can contact us regarding a complaint.

### Complaints-handling process

- **Definitions:** a 'complaint' may be understood as a claim or dispute made by a client in any form (by phone, electronic message, letter, declaration expressed by a client during a meeting with an employee, etc.) in order to obtain recognition of a right or seek redress for wrongdoing or loss. In this context, a 'dispute' is defined as any case addressed to the Bank by a lawyer or any other third party mandated by a client, independently of any proceedings possibility already before the relevant ombudsman or a court of law.
- **Contacts:** we encourage you to discuss any concerns you may have directly with your relationship manager. If you are not satisfied with the reply, or if you do not feel like contacting your relationship manager directly to make a complaint, you can file a formal complaint to the Complaints Management Service of your office at the following addresses and/or e-mail addresses:

**Lombard Odier (Europe) S.A., Belgium Branch**

Avenue Louise, 81 – boîte 12 B-1050 Bruxelles

**Lombard Odier (Europe) S.A., France Branch**

8, rue Royale – 75008 Paris  
cmpl-reclam-paris@lombardodier.com

**Lombard Odier (Europe) S.A., UK Branch**

***Compliance Unit***

Queensberry House – 3 Old Burlington Street  
London W1S 3AB – United Kingdom

**Lombard Odier (Europe) S.A., Luxembourg**

291, route d'Arlon, L-1150 Luxembourg

**Lombard Odier (Europe) S.A., Spain Branch**

***Titular del Servicio de Atención al Cliente***

Paseo de la Castellana 66, 4ª planta, 28046 Madrid  
madrid@lombardodier.com

**Lombard Odier (Europe) S.A., Italy Branch**

Via Santa Margherita 6 – 20121 Milano – Italia

**Lombard Odier Gestión (España) S.G.I.I.C., SAU**

Titular del Servicio de Atención al Cliente  
Paseo de la Castellana 66, 4ª planta, 28046 Madrid  
madrid@lombardodier.com

- **Timing:** the Bank will acknowledge receipt of your complaint within ten (10) business days of its reception.  
If your complaint relates to payment services, we will solve it within a period of fifteen (15) business days counting from the date of reception of your complaint. Where it is not possible to solve the issue in the referred period, we will notify you accordingly and address the issue within a maximum delay of thirty-five (35) business days from reception of your complaint.  
If your complaint relates to other matters, we will address it within a period of thirty (30) business days counting from the date of reception of your complaint.
- **Processing:** verbal complaints will be recorded in writing. All complaints are communicated to the relevant relationship manager and our Compliance Unit. Where appropriate, complaints may be escalated to unit managers as well as to senior management, as per our internal complaints-handling processes.  
If you are not satisfied with the handling of your complaint, you may write directly to the Bank's management at: 291, Route d'Arlon. L-1150 – Luxembourg.
- **Analysis:** complaints are analysed in cooperation with the relevant Bank units involved in the actions described in the complaint and our Compliance Unit. Where necessary, the Bank's Legal department may also be involved.
- **Ombudsman:** if you are unhappy with the processing of your complaint or with our answer, then you can get in touch with the relevant financial services ombudsman in the country of the Bank's office, free of charge:

**Lombard Odier (Europe) S.A., Belgium Branch*****Ombudsfín***

Eue Belliard 15-17, box 8, 1040 Brussels

**Lombard Odier (Europe) S.A., France Branch*****Monsieur le Médiateur auprès de la FBF***

CS 151  
75422 PARIS Cedex 09

**Lombard Odier (Europe) S.A., UK Branch*****The Financial Ombudsman Service***

(<https://help.financial-ombudsman.org.uk/help>)

Exchange Tower  
London E14 9SR  
Tel: 0800 023 4567 // Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

**Lombard Odier (Europe) S.A., Luxembourg*****CSSF***

283, route d'Arlon, L-1150 Luxembourg.



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**Lombard Odier (Europe) S.A., Spain Branch**

***Servicio de Reclamaciones del Banco de España*** (for complaints related to banking services)

Calle Alcalá 48, 28014 Madrid

***Servicio de Reclamaciones de la Comisión Nacional del Mercado de Valores (CNMV)***

(for complaints related to investment services)

Calle Edison 4, 28006 Madrid

**Lombard Odier (Europe) S.A., Italy Branch**

***Conciliatore Bancario Finanziario***

[www.conciliatorebancario.it](http://www.conciliatorebancario.it)

**Lombard Odier Gestión (España) S.G.I.I.C., SAU**

***Servicio de Reclamaciones de la Comisión Nacional del Mercado de Valores (CNMV)***

Calle Edison 4, 28006 Madrid