

HANDLING CLIENT COMPLAINTS

Client satisfaction is a priority for Afalon and the prompt handling of feedback we receive is an essential part of client satisfaction. You can directly contact the person responsible for client service to give feedback. If the situation requires a complaint to be made, please see below for instructions on how to do so.

In the case of a client complaint, the client should make the complaint by e-mail and provide all the necessary information to resolve the matter so that the complaint can be handled properly. Client complaints should be addressed to Afalon Investment Management Oy's Compliance Officer Jenni Laininen by email to address jenni.laininen@laininen.fi. The client complaint should include the client's name, personal or business identity number, contact details and a description of the event giving rise to the complaint. The consumer client must receive a response within two weeks of receiving the complaint and other clients within 30 days. If the complaint requires complex clarification or information that is not available within the time limits, the client must be informed of the delay and the new time limit.

If the client is dissatisfied with the decision taken, Afalon and the client will attempt to resolve the dispute through negotiation. If a negotiated solution cannot be reached between Afalon Investment Management and the client, the non-professional client may contact the Finnish Financial Ombudsman Bureau (Fine) to clarify the situation or refer the dispute to the Investment Complaints Board. The contact details of the Finnish Financial Ombudsman Bureau are:

FINE Finnish Financial Ombudsman Bureau
Porkkalankatu 1
00180 Helsinki
Finland

Telephone: +358 9 6850 120
E-mail: info@fine.fi