

## **J.P. Morgan SE - Luxembourg Branch - Complaints Handling Process**

This sets out details of our complaints handling process for complaints made against J.P. Morgan SE - Luxembourg Branch in line with the requirements of the Luxembourg financial services regulator, the Commission de Surveillance du Secteur Financier. J.P. Morgan SE - Luxembourg Branch is subject to a complaints management policy that aims to ensure all complaints are dealt with fairly, consistently and promptly.

### **Making a Complaint**

If you are a client or potential client of J.P. Morgan SE - Luxembourg Branch, and are dissatisfied with or have a complaint about a product or service offered, you can make a complaint by contacting your usual JP Morgan Client Services contact. Alternatively you can complain by phone or in writing to: The Head of Client Services, J.P. Morgan SE - Luxembourg Branch, 6 route de Treves, Senninerberg, L-2633, Luxembourg. Luxembourg +352 462 6851.

When initially contacting J.P. Morgan SE - Luxembourg Branch with a complaint, you are asked to have the following information available:

- Full name of complainant;
- Role of complainant on account (e.g. accountholder or representative of client, lawyer etc.);
- Contact details;
- Relevant account number(s) if any, and other relevant information relating to the details of the complaint

### **Handling your Complaint**

J.P. Morgan SE - Luxembourg Branch has internal policies in place to address how complaints are managed by J.P. Morgan SE - Luxembourg Branch. Once we have received your complaint we will acknowledge you in writing within 10 business days, we aim to resolve the issue as quickly as possible and in a consistent manner. Your complaint will be promptly acknowledged and investigated by personnel who are independent from the circumstances giving rise to the complaint. Throughout the investigatory process we will aim to keep you up to date with our progress and provide you with a substantive final response as soon as practicable. J.P. Morgan SE - Luxembourg Branch maintains records of the complaints it receives and the measures taken for their resolution.

### **Alternative Dispute Resolution**

If within 10 business days after the receipt of the claim you have not received at least an acknowledgment of receipt or if within one month after having sent your complaint to J.P. Morgan SE - Luxembourg Branch's attention you are not satisfied with the answer, you can file a request for an out-of-court complaint resolution with the Commission de Surveillance du Secteur Financier, acting in its capacity as the dispute resolution body in Luxembourg. Contact details for the CSSF can be found here on their website <https://cssf.lu>.

You may also be entitled to refer your complaint to the Financial Ombudsman Service in Germany. Details about the Financial Ombudsman Service (FOS) can be found here on the website of the Financial Ombudsman: <https://bankenombudsmann.de/>. For more details on the J.P. Morgan SE complaints process, please see <https://www.jpmorgan.com/DE/en/contact-us>

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