

# Customer Complaints

At HCP, it is of utmost importance to us that our clients are satisfied with our products and the services we provide. During our nearly twenty years of operation, we have received only a few complaints from among our more than one thousand clients. From the very beginning, our operations have been based on transparency, which has helped maintain healthy incentives within the company and significantly reduced the risk of conflicts of interest.

We aim to hear from you as early as possible if something in our operations does not meet your expectations. You can always reach us through virtual meetings during available appointment times, by email at [shareholderservicing@hcp.fi](mailto:shareholderservicing@hcp.fi), or by phone at +358 (0)9 689 88 481. If you believe the situation specifically requires filing a formal complaint, you can find the instructions below.

HCP has defined principles and procedures for handling customer complaints. The purpose of these principles and procedures is to ensure that all customer contacts are handled carefully and in accordance with applicable regulations.

## How to Make a Complaint

In the event of a complaint, the customer must submit it **in writing**, either by email or by letter, and provide all the necessary information so that the matter can be properly clarified and resolved. There are no formal requirements for the format of the complaint, but it should clearly include the customer's name, personal identity number or business ID, contact details, and a detailed description of the event that led to the complaint.

The written complaint must be submitted to HCP within **one (1) month** of becoming aware of the incident that forms the basis of the complaint. Written complaints should be sent by email to [shareholderservicing@hcp.fi](mailto:shareholderservicing@hcp.fi) or by post to:

**Helsinki Capital Partners**  
Eerikinkatu 36  
00180 Helsinki  
Finland

## Responding to a Complaint

HCP strives to respond to customer complaints **without undue delay**. Our goal is to make the first contact with the customer within **five (5) business days** of receiving the complaint to confirm that we have received it. The customer will also be kept informed of the progress of the handling process, and our response will include the contact details of the person responsible for managing the matter.