

## Complaints handling Disclosure

Dear **valued customers**,

At InvesTRe, client experience is a priority. We are committed to listening to feedback, resolving issues promptly and treating all clients fairly and transparently.

Our complaints handling framework is designed in line with CSSF Regulation N°16-07 and Circular CSSF 17/671.

### **Feedback, queries and formal complaints**

You may contact us for questions, feedback or to raise an issue.

Most matters can be resolved quickly by our support teams and may not be registered as formal complaints.

A **formal complaint** is generally a written expression of dissatisfaction relating to our regulated services where you request clarification, remedial action or a formal review of the matter.

If you are unsure whether your situation constitutes a complaint, you can contact us — we will guide you through the process.

### **How to submit a complaint**

You can contact us **easily and free of charge**:

- **by email:** [complaints@investre.eu](mailto:complaints@investre.eu)
- **by post:**

***InvesTRe S.A.***  
*209, rue des Romains*  
*L-8041 Bertrange*  
*Luxembourg*

Complaints may be submitted in English or French.

We encourage you to provide as much detail as possible so that we can assist you efficiently.

### **How we handle complaints**

Every complaint is reviewed carefully by our teams.

Once received:

- we acknowledge your complaint promptly;
- we investigate the matter independently;
- we may contact you if additional information is needed;
- we keep you informed of progress.

For formal complaints:

- an acknowledgement is sent within 10 business days;
- we aim to provide a final response within one month.

If more time is required, we will explain why and keep you updated.

Our objective is always to find a fair and practical solution.

### **Escalation and external resolution**

If you are not satisfied with our response, you may request a review by our authorised management.

You also have the right to refer your complaint to the CSSF out-of-court resolution scheme: <https://www.cssf.lu/en/customer-complaints/>

We will provide the necessary information to support you in that process.

### **Scope**

This procedure applies to complaints relating to InvestRE's own services. Where a matter involves a third-party provider, we will help direct you to the appropriate contact.

Please note that complaints relating to the provision of **payment services** should be submitted to us. We will review your complaint and, where relevant, forward it to the relevant payment service provider (e.g. Mangopay S.A.), for handling, while remaining available to support you throughout the process.

### **Continuous improvement**

We record and analyse complaints to identify trends, improve our services and prevent similar issues from recurring.

Your feedback helps us enhance the platform and the experience we deliver.