

HANDLING OF CUSTOMER COMPLAINTS

Emittor Oy has specified guidelines and procedures for handling customer feedback and complaints. The objective of these guidelines and procedures is to handle such feedback in an efficient, consistent and fair manner and to minimize the impact of possible conflicts of interest according to the current regulations. Customer feedback offers valuable information about the quality of Emittor Oy's service and client satisfaction and helps the company to develop its investment services and procedures.

A written or otherwise clearly expressed verbal complaint regarding the service provided by the company is regarded and handled as a customer complaint.

All the client feedback and possible complaints are to be handled centrally. In case the client is making the complaint verbally, the complaint may be resolved immediately without a separate process.

A customer complaint can be made in Finnish or English in writing by letter to the address: Emittor Oy/Customer Complaints, Eteläesplanadi 2, 00130 Helsinki or by email to info@emittor.fi (message field including "Customer Complaint"). At the customer's request, Emittor Oy shall send by email the "Instruction for customer complaints and information about handling of customer complaints" which includes information about the process of handling complaints. The customer complaints are processed and replied to without due delay and within two weeks from receiving the complaint, if possible. In case it is not possible to process and resolve the complaint within two weeks of its reception, the customer will be notified of the processing delay and given an estimate for the response time.

Customer complaints and the measures taken to process them are recorded for the purposes of reliable post-monitoring and verification. The management of Emittor Oy is to be provided with regular reports on the received customer feedback.

In case the client is not satisfied with the reply or decision, the customer may contact the Finnish Financial Supervision Authority www.finanssivalvonta.fi.

Agreements between Emittor Oy and its customers and any disputes arising from them shall be governed by the laws of Finland. In case the client complaint cannot be settled through mutual negotiation, the terms and conditions of the client agreement shall apply.