

What to do in case of complaint?

1. Sending a complaint to EFA

CSSF Regulation N° 16-07 dated 11th November 2016 defines a complaint as follows:

“Complaint filed with a professional to recognise a right or to redress a harm. In this sense, simple requests for information or explanations cannot be considered as a claim”.

Complaints can be addressed to EFA using the following communication channels:

- by letter, to the following address:

**EFA
Compliance Department
To the attention of Mrs. Linda Tessin
Head of Compliance
2, rue d'Alsace
L-1122 Luxembourg**

- by e-mail, to the following address: compliance@efa.eu

It is recommended to clearly mention “complaint” in the subject of the email

- by fax to the following number: (+352) 48 65 61 8560

In all cases, the complainant must clearly indicate his/her contact details (name, address, phone number or email address) and provide a brief explanation of the claim.

A complaint may also be addressed to the regular contact of the client within the company.

2. Claims processing

Within 10 business days, EFA sends to the complainant a written acknowledgment of the receipt of the complaint (unless the answer itself is provided within this time frame). The acknowledgment will contain the name and contact details of the person in charge.

EFA will make sure that the period between the date of receipt of the complaint and the date of the response will not exceed one month. If this deadline cannot be met, the complainant will be informed of the reasons of the delay and an estimated date of response will be provided.

In the absence of a proper and timely response or in case of an unsatisfactory response, the complainant may submit a new written claim to the attention of the Commercial Director.

**EFA - Commercial Director
Mr. Claude Hoffmann
2, rue d'Alsace
L-1122 Luxembourg**

If the complainant has not received a satisfactory answer from EFA following the escalation process, he may file a written request with the CSSF (by post, by fax or online).

The contact details of the CSSF are available on their website: <http://www.cssf.lu/contact/>

To facilitate the complaint request, the CSSF provides a specific formular on its website at the following address: <http://www.cssf.lu/fr/consommateur/reclamations/>. The complaint has to be introduced in one of the following languages: Luxembourgish, German, English or French.