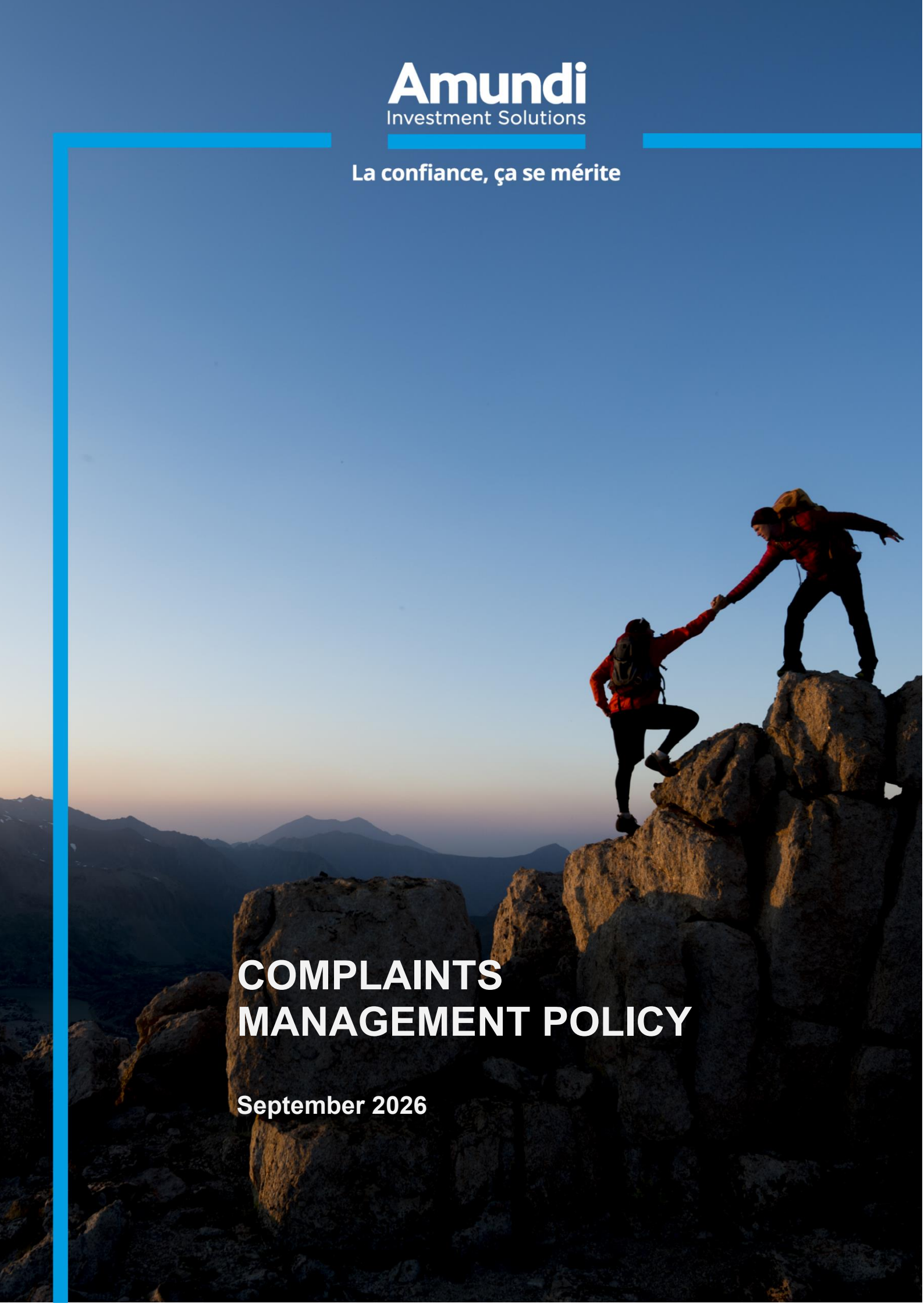


A full-page background image showing two hikers on a rocky mountain peak at sunset. One hiker is standing on a higher rock, reaching out to help another hiker who is climbing up. The sky is a gradient of blue and orange, and the mountains in the background are silhouetted.

COMPLAINTS MANAGEMENT POLICY

September 2026

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I. General information

Amundi Asset Management has set up a complaints management system to ensure that its clients' complaints are dealt with appropriately and resolved quickly, taking their interests into account.

This system applies to all clients.

The purpose of this document is to present Amundi Asset Management's approach to the receipt, processing and follow-up of complaints, and to inform clients of the possibility of benefiting from a free mediation service.

The complaints handling system also makes it possible to detect any shortcomings or malfunctions in terms of marketing and client protection.

II. Définition of claim

A complaint is a statement expressing a client's dissatisfaction with a product or service provided by Amundi Asset Management, and which requires a response.

The services concerned include fund management, fund performance, legal, contractual or commercial documentation, and relate to all products and services marketed and/or managed by Amundi Asset Management.

Excluded are requests for information or correction, clarification, or expressions of expectations or requests for benefits, which are part of the commercial negotiation and may give rise to reductions, discounts or exemptions granted by the entity concerned.

In order to be processed, a complaint must clearly state the reason for the dissatisfaction and include factual elements relating to a product or service offered by Amundi Asset Management.

III. Complaints handling at Amundi Asset Management

1. Organisation of Claims processing

Amundi Asset Management undertakes to deal with any complaint in accordance with the following principles:

- Transparency towards the client
- Objective, fair and harmonised handling of complaints
- Free access to the complaints handling system
- Processing time for a response appropriate to the complexity of the complaint.

2. Receipt of the claim

Clients may submit their complaint, free of charge, in the official national language of their choice, and the communication must clearly state that it is a complaint. The client must explain in detail the facts giving rise to the complaint and attach all relevant supporting documents.

Amundi Asset Management invites you to formalize any dissatisfaction in writing (letter or email):

- From the client's usual contact, for example:
 - the advisor at the bank branch where the customer has an account, or
 - the distributor where the unitholder holds his or her assets, or
 - the sales representative of the management company who has direct contact with the client.

With respect to financial and investment services or investments excluding life insurance agreements (stock exchange orders, management and arbitrage mandates, equities, bonds, UCIs and other collective investments, employee savings, etc.), at Amundi Asset Management,

- by e-mail to: complaints@amundi.com
- by post to the following address :
Amundi Asset Management
91-93 boulevard Pasteur 75015 Paris - France

Each complaint will be acknowledged within a maximum of 10 working days from the date on which the first written complaint is sent (the postmark will be taken as proof of receipt for complaints sent by post).

3. Transmission of the response to the client and closure of the claim

The customer will receive a response within a maximum of 2 months from the date on which the first written complaint was sent (the postmark will be taken as proof of this for complaints sent by post).

However, if the analysis of your complaint requires the intervention of different people depending on its subject matter or degree of complexity, a longer period may be necessary, and the customer will be informed promptly.

IV. Use of external Ombudsmen

If all the means used by Amundi Asset Management to resolve a complaint do not lead to a solution that is acceptable to the client, or if the client has not received a reply within 2 months of the first written complaint, the client (retail or professional) dissatisfied with the response to his complaint, may refer the matter to the arbitrator free of cost. within a maximum period of one year.

The Ombudsman of the French Banking Federation (FBF)

The customer may contact, free of charge, the FBF Ombudsman for insurance disputes relating to an act qualified as insurance distribution (such as arbitration in the case of arbitration mandates concluded in relation to a life insurance agreement):

- preferably by filling in the electronic form on the FBF website:
lemediateur.fbf.fr.
- by post to the following address :
The FBF ombudsman
CS 151
75422 PARIS Cedex 09

The Ombudsman of the Financial Markets Authority (AMF)

The AMF has an ombudsman who, as described on the AMF website ("When to contact the ombudsman"), can be contacted free of charge by any party in the event of an individual dispute falling within his scope of competence. The Ombudsman is competent to deal with disputes relating to financial and investment services or products, with the exception of life insurance contracts (e.g. stock exchange orders, management mandates, equities, bonds, collective investment schemes and other collective investments, employee savings schemes, etc.).

Client may contact the AMF Ombudsman free of charge:

- preferably by filling in the electronic form on the AMF website:
<https://www.amf-france.org/fr/le-mediateur-de-lamf/votredossier-de-mediation>
- by post to the following address:
AMF Ombudsman - Autorité des Marchés Financiers
17 Place de la Bourse
75082 Paris cedex – France

If you use the mediation service, and in order to ensure that the mediators can do their job properly, certain identifying, financial, or family information ("Personal Data") about you may be disclosed to the AMF mediator or to "the Société pour le Développement des Techniques Bancaires" (SDTB) on behalf of the FBF.

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