



# Complaints handling policy



**PGIM Luxembourg S.A.**  
**March 2026**



## 1. Introduction

PGIM Luxembourg S.A. (“**PGIM Lux**”) is subject to the prudential supervision of the Luxembourg financial services regulator, the Commission de Surveillance du Secteur Financier (the “CSSF”) and has appointed a Complaints Handling Officer, who is the point of contact for the CSSF.

The Complaints Handling Officer is the Conducting Officer Responsible for Compliance of PGIM Lux.

PGIM Lux is committed to ensuring that all complaints are handled fairly, promptly and objectively.

This Complaints Handling Policy (the “**Policy**”) sets out the principles and process for the receipt, investigation and resolution of complaints received by PGIM Lux in the course of its activities as an alternative investment fund manager and when providing investment services.

This Policy is established in accordance with applicable Luxembourg laws and regulations, including, but not limited to, the Luxembourg law of 12 July 2013 on alternative investment fund managers, as amended, and relevant CSSF requirements.

## 2. Definitions

A ‘complaint’ is defined as a written expression, from a Client or an Investor, of a grievance, concern, appeal on dissatisfaction that is substantive in nature relating to the provision of services by PGIM Lux or its representative and seeking recognition of a right or redress for a perceived harm.

## 3. How to submit a complaint

Complaints should be submitted in writing, by post or by email, and include sufficient information to allow PGIM Lux to assess the matter promptly, including:

- the identity and contact details of the complainant;
- a description of the issue giving rise to the complaint; and

any relevant supporting documentation. Complaints should be addressed to:

PGIM Luxembourg S.A.  
Attn: Complaints Handling Officer  
2, Boulevard de la Foire  
L-1528 Luxembourg  
Grand Duchy of Luxembourg

Or via email : [pgim.lux.complaintshandling@pgim.com](mailto:pgim.lux.complaintshandling@pgim.com)

Complaints may be submitted in English.

## 4. Handling of complaints

Upon receipt of a complaint:

- PGIM will send a **written acknowledgement of receipt within ten (10) business days**, unless a final response is provided within this timeframe.
- The complaint will be investigated promptly and fairly.
- PGIM will aim to provide a **clear and reasoned final response within one (1) month** of receipt of the complaint.

Where a final response cannot be provided within one month, PGIM will inform the complainant of the reasons for the delay and indicate when a response is expected.

During the handling of the complaints, if this period exceed one month, PGIM will follow up regularly with the complainant.

The handling of complaints by PGIM is free of charge for the complainant.

## 5. Escalation and out-of-court resolution

If the complainant is not satisfied with the response provided by PGIM, the complaint may be escalated to senior management.

If the complainant remains dissatisfied with the response provided by PGIM's management within a reasonable timeframe, the complainant may notify the Commission de Surveillance du Secteur Financier using the procedure for out-of-court complaint resolution. This must be done within one year of filing the original complaint.

Further details as to the out-of-court resolution procedure is available on the CSSF website at the following address:  
<https://www.cssf.lu/en/customer-complaints/>

Further information on the CSSF out-of-court complaint resolution procedure, including the complaint submission form, is available on the CSSF website:

<https://www.cssf.lu/en/customer-complaints/>

<https://reclamations.apps.cssf.lu>