

**PROCEDURE FOR THE SUBMISSION AND HANDLING OF COMPLAINTS FROM UNIT  
HOLDERS OF COLLECTIVE INVESTMENT SCHEMES MANAGED BY KBC ASSET  
MANAGEMENT N.V. - BULGARIA BRANCH**

**(in force from 01.01.2023 )**

1. This document contains information on the procedure for submitting and handling complaints received by KBC Asset Management N.V. - Bulgaria Branch (the Branch). This procedure is not applicable in the following specific cases:
  - Legal claims;
  - Complaints submitted through a digital channel not managed by the Branch;
  - Complaints that have been submitted to United Bulgarian Bank AD as a distributor bank.
2. Any investor has the right to file a complaint with the Branch, without paying a fee, against actions and omissions of "K.B.C. Asset Management N.V. - Branch", Bulgaria (universal successor of the Management Company "UBB Asset Management" EAD)" and the distributor "United Bulgarian Bank" AD.
3. Written complaints may be submitted:
  - By post or on site at the Branch office with address - gr. 1463 Sofia Blvd. Vitosha № 89B, UBB Millennium Centre, floor 6, every working day from 8.30 to 17.00;
  - Electronically at [ubbam@ubb.bg](mailto:ubbam@ubb.bg), or on the Branch's website via the contact form - [www.ubbam.bg](http://www.ubbam.bg) (Contact Us/Send Request).
4. The investor must provide identification and contact details - postal address, telephone number and email address, as well as a description of the nature of the complaint. If the complaint is made by proxy, a power of attorney must be attached.
5. The personal data submitted with the complaint shall be stored for a period of five years, subject to the provisions of Regulation (EC) 2016/679 and the Personal Data Protection Act.
6. Complaints shall be registered on the day of their receipt and, where received outside working hours, on the next working day. A reasoned written reply shall be sent to the complainant no later than 10 working days from the day of receipt of the complaint. Where a reply cannot be sent within the time limit referred to in the previous sentence, the Branch shall immediately inform the complainant and the Financial Supervision Authority of the reasons for the delay and indicate a time limit for the completion of the examination and the drafting of a reply. Where the complainant has lodged the complaint electronically, the reply shall also be sent electronically, unless the complainant has expressly requested otherwise.
7. The response to the complaint shall contain information on the possibility of filing complaints with the Financial Supervision Commission and other state authorities, as well as the forms of out-of-court dispute resolution available to the investor in the Republic of Bulgaria.
  - Sectoral Conciliation Commission for the settlement of disputes in the field of activities and services under Art. 5 (2) and (3) of MiFID Act and for activities and services under Art. 86 (1) and (2) of UCITS Act including the provision of financial services at a distance in these sectors, with address. 4A, Sofia 1000; tel. 02/9330 590; website: [www.kzp.bg](http://www.kzp.bg); e-mail: [adr.finmarkets@kzp.bg](mailto:adr.finmarkets@kzp.bg).
  - Financial Supervision Commission, 100 Sofia, 16 Budapeshta str.; [Complaints - Financial Supervision Commission \(fsc.bg\)](http://Complaints - Financial Supervision Commission (fsc.bg)); e-mail: [delovodstvo@fsc.bg](mailto:delovodstvo@fsc.bg).
8. The complaints procedure is available at: [www.ubbam.bg](http://www.ubbam.bg) (About us/Documents). Investors can find a summary of the complaints procedure in the key information document of the investment product, in the section entitled "How can I complain?".