

ayondo portfolio management GmbH

Information about Complaints Management

of ayondo portfolio management GmbH

1 INTRODUCTION

Ayondo portfolio management GmbH ("ayondo") will do everything in its power to provide services to clients with the utmost professionalism and integrity, thus ensuring a positive user experience. Nevertheless, clients may be dissatisfied, e.g. because mistakes or misunderstandings occur during the provision of services. ayondo would like to support clients in pointing out corresponding problems and considers such feedback to be a valuable source of information in order to continuously improve the service and client satisfaction.

This document is intended to inform clients about how they may file complaints about the service and how ayondo will handle such complaints.

2 DEFINITION

Not every issue addressed to ayondo's customer services or compliance team can and will be classified as a complaint. In many cases, the customer services team is already able to help the client via the service hotline or via email support. In most cases, the problem is solved at the "1st level support" stage.

A complaint, according to ayondo, is if the client does not agree with the decision of the customer services team. If an amicable solution cannot be reached, the client has the option of having the matter examined independently by escalating the complaint. This is usually done by the compliance department or the compliance officer.

If a client expresses their dissatisfaction with a service provided by ayondo and accuses ayondo of violating the statutory obligations¹ laid down in Sections 63 et seq. WpHG (German Securities Trading Act), the issue will always be treated as a complaint.

In general, any serious statement made by a client or business associate about his or her dissatisfaction with the conduct of the company or other business partners will be classified as a complaint.

2.1 Complaints as an indicator of incomplete processes

Complaints are more than unpleasant expressions of annoyance. They contain important information about the needs or expectations of clients, opportunities for improving the company's services, or compliance issues.

2.2 Objectives of complaints management

The company is committed to the professional handling and efficient processing of complaints.

Complaints should first be recorded and resolved by the relevant department. A complaints manager takes care of the coordination, reporting and evaluation of the complaints. This complaints manager also engages himself in dealing with more difficult complaints.

3 SUBMISSION OF COMPLAINTS

3.1 Formal requirements and ways of filing complaints

You do not have to comply with any formal requirements to file a complaint. If you, as a client, intend to file a complaint, you have the following options:

- Contact the customer services team on +49 (0) 69 9999 94150
- Send an email to service@ayondo.com
- Send a letter to: ayondo portfolio management GmbH,
Compliance Department, Niddastrasse 91, 60329 Frankfurt am
Main

3.2 Content of complaints

Ayondo does not set a minimum level of information needed for a complaint. However, in order for us to be able to correctly classify your complaint, it is necessary that you provide your name. In order for ayondo to be able to handle your complaint effectively, it is also advisable to describe your concern as accurately as possible, so that we can understand what kind of problem has occurred from your point of view.

4 COMPLAINT HANDLING

Once we have received your complaint, we will promptly acknowledge receipt of the complaint. Once we have all the information needed to examine the matter, we will deal with your complaint and examine what exactly happened and how we can resolve any problems that may exist. The time needed to handle a complaint depends on its complexity. We have set ourselves the goal of handling and responding to complaints in less than 8 weeks.

5 AFTER COMPLETING THE COMPLAINT HANDLING PROCESS

Although it is our express goal to process complaints in a manner that takes into account the legitimate concerns of the client, it may happen that a client is dissatisfied with the outcome of the complaints handling process. In this case, the client has various options available to further pursue his or her request.

Step	Level	Description
1	Complain to the supervisory authorities	Insofar as the client does not agree with the result of the complaint handling, the client has the opportunity to address his or her complaint to the Federal Financial Supervisory Authority. The address is: Bundesanstalt für Finanzdienstleistungsaufsicht

		<p>Graurheindorfer Str. 108</p> <p>53117 Bonn</p>
2	<p>Body for alternative dispute resolution or civil action</p>	<p>The client also has the option to refer the complaint to an alternative dispute resolution body or to file a civil action.</p> <p>The alternative dispute resolution body is:</p> <p>Schlichtungsstelle bei der Bundesanstalt für Finanzdienstleistungsaufsicht (Arbitration Board at the Federal Financial Supervisory Authority)</p> <p>Referat ZR 3</p> <p>Graurheindorfer Straße 108</p> <p>D-53117 Bonn</p> <p>Tel: 0228 / 4108-0</p> <p>Fax: 0228 / 4108-62299</p> <p>Email: schlichtungsstelle@bafin.de</p> <p>In addition to an alternative settlement of disputes, the client can choose to seek legal recourse</p>

		by asserting his or her complaint through civil law proceedings.
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