

Complaint handling guidelines

This document is designed to explain investors how to make a complaint and to clarify the treatment of these complaints.

J.P. Morgan Asset Management operates a written complaints procedure that aims to handle all complaints fairly, promptly and consistently.

1 Making a complaint

If you are a potential, current or previous customer with J.P. Morgan Asset Management and are dissatisfied with any aspect of the marketing or administration of your investment you may complain to us.

You can contact our Client Service Team using the contact information provided below.

Alternatively, you can contact us through your financial advisor.

2 Handling your complaint

Your complaint will be recorded and investigated by a trained and competent client service officer.

If a third party was involved in the transaction we may seek information from them to assist our investigation. We may request written approval from you before contacting a third party.

3 When you will hear from us

We aim to acknowledge your complaint within one business day.

If we are unable to finalise our response we will update you on progress no later than five days after the receipt of your complaint.

If your complaint is accepted, we will make an offer to compensate you for any losses caused by our actions. If your complaint is not accepted, we will explain the reasons why.

4 Local Regulator

You can refer your complaint to the local Regulator where relevant should you remain unsatisfied with our response.

CONTACT INFORMATION

Team	Client Service
Address	JPMorgan Asset Management (Europe) S.à r.l. Client Services Luxembourg 6 route de Trèves L-2633 Senningerberg Luxembourg
Nominees	Please contact your usual JPMorgan Representative

J.P. Morgan Asset Management is the brand name for the asset management business of JPMorgan Chase & Co and its affiliates worldwide. You should note that if you contact J.P. Morgan Asset Management by telephone those lines may be recorded and monitored for legal, security and training purposes. You should also take note that information and data from communications with you will be collected, stored and processed by J.P. Morgan Asset Management in accordance with the EMEA Privacy Policy which can be accessed through the following website <http://www.jpmorgan.com/pages/privacy>.

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