

Complaint Handling

Background

A clear and well-functioning complaint handling process provides security and gives our customers the opportunity to have their interests satisfied, which is important for maintaining the public's confidence in both our operations and the financial industry. A good complaint handling process enables us to identify possible problems in the area and take action on them, as well as take corrective measures by improving procedures and processes.

AlterInvest Oy operates as a tied agent of Wictor Family Office AB. Wictor Family Office AB is a securities company that holds a license from the Swedish Financial Supervisory Authority to operate securities trading and insurance distributions and is under the supervision of the Swedish Financial Supervisory Authority. Wictor Family Office AB has established guidelines for complaint handling and a summary of these can be found below. If you as a customer would like to read the complete complaint handling guidelines, please contact us as the contact details below.

Claims

We always strive for customer satisfaction. If you feel dissatisfied with something or if something is not right, we would like you to contact us as soon as possible to express your views so that we can help you. It may often be a matter of misunderstanding or that some facts are missing.

Our contact details are:

Wictor Family Office AB
Kaptensgatan 6
302 45 Halmstad, Sweden
Email: info@wictorfamilyoffice.com
Tel: +46 35 299 50 00.
Website: www.wictorfamilyoffice.com

If you are still not satisfied with the way we handled it, you are welcome to make a complaint as described below.

Complaints

If you still do not feel satisfied after this, you can contact and write to Wictor Family Office AB's Complaints Officer - Attorney Björn Wendleby, Harvest Advokatbyrå AB, Box 7225, 103 89 Stockholm, Sweden or alternatively to bjorn.wendleby@harvestadvokat.se. The complaint must be made in writing and the processing will be facilitated if you enclose documentation of the case in the form of a copy of the subscription form, sales note, custody/valuation reports, memos, etc. Complaints should be handled efficiently and carefully. Complaints shall be answered objectively and accurately, and the answer shall be formulated as clear as possible so that you as customer and complainant can easily assimilate the information. The complaint must be answered as soon as possible. If the complaint cannot be answered within 14 days, you as a customer/complainant will be informed in writing within that period about the handling of the complaint and when a response can be expected.

The Consumers' Banking Bureau

If you want to turn to someone outside the organisation to discuss your case, you can contact the Swedish Consumers' Banking and Finance Bureau, www.konsumentbankbyran.se.

Municipal consumer counsellor

The municipal consumer counsellor in your municipality can advise you on individual disputes and cases. They work in close contact with the Swedish Consumer Agency. On their website you can find the telephone number and e-mail address of your counsellor. The Consumer Agency is not able to answer individual questions or intervene in individual disputes, www.konsumentvagledare.se or www.konsumentverket.se.

The National Board for Consumer Disputes (ARN)

If your complaint does not give you a satisfactory result, you can file a written complaint to the National Board for Consumer Disputes (ARN). ARN can handle your case if your claim exceeds a certain minimum amount (SEK 1,000 or more). A complaint to ARN must be filed within six months from the time first time Wictor Family Office AB fully or partially rejected your claims. ARN submits recommendations on how the dispute between you and Wictor Family Office AB should be resolved, www.arn.se.

Proceedings in court

You can also go to court with a lawsuit against Wictor Family Office AB. It is then advisable that you hire a lawyer who can help you in the process and who can assess the case and your prospects of winning the dispute.

Contact details

Swedish Financial Supervisory Authority (Finansinspektionen), Address: Box 7821, 103 97 Stockholm, Sweden, Email: finansinspektionen@fi.se, Tel: +46 8 787 80 00, Website: www.fi.se

Swedish Companies Registration Office (Bolagsverket), Address: 851 81 Sundsvall, Sweden, Email: bolagsverket@bolagsverket.se, Tel. + 46 60 18 40 00, Website: www.bolagsverket.se

The Swedish Financial Supervisory Authority is the supervisory authority under the Securities Market Act and the Insurance Distribution Act. The Swedish Companies Registration Office is the registration authority for securities companies and insurance distributors. For verification of registration and license, please contact the Swedish Companies Registration Office or the Swedish Financial Supervisory Authority.

Liability insurance

Wictor Family Office AB and its advisors are covered by liability insurance for pure financial loss. The insurance applies to any possible liability for damages that Wictor Family Office AB may incur in connection with activities conducted with the support of its own licenses.

Wictor Family Office AB's liability insurance is taken out with QBE Insurance (Europe) Ltd, filial Sverige, Sveavägen 13, 111 57 Stockholm, Sweden, Tel: +46 8 587 514 00.

If you as a customer suffer damage or financial loss that you deem have been caused by Wictor Family Office AB's actions, you must notify Wictor Family Office AB of this within a reasonable time after you have realised or should have realised that damage has occurred (see "Complaint handling" above).

The maximum compensation from Wictor Family Office AB's liability insurance is limited to EUR 1,250,618 per claim and EUR 2,501,236 per insurance year. Wictor Family Office AB is responsible for excess amounts.