

INVESTOR RIGHTS

This summary has been drawn up in accordance with Regulation (EU) 2019/1156, and is not intended to be an exhaustive list of investor rights. For further details, please refer to the Prospectus, Key Information Document, Articles of Association and/or Management Regulations (hereinafter referred to as the “Fund’s legal documentation”) of the relevant fund. (The word “fund” here is defined in the broadest sense as any undertaking for collective investment for which Carmignac Gestion or Carmignac Gestion Luxembourg is the management company)

1. RIGHT TO INFORMATION ON INVESTMENTS

Investors have the right to receive the following information on the fund:

- the Key Information Document (KID)
- the prospectus
- the annual and semi-annual financial reports

The fund’s prospectus, KID and financial reports are available on the website or on request from the Management Company. The KID must be made available to the subscriber prior to subscription.

2. RIGHT TO REDEEM INVESTMENTS

Redemptions are executed under the conditions and according to the procedures defined in the prospectus. The right of redemption is subject to the condition that all documents required to ensure compliance with anti-money laundering and anti-terrorist financing laws and regulations have been provided.

3. RIGHT TO SUBMIT COMPLAINTS

- **Processing client complaints:**

Carmignac has implemented and maintains an operational procedure to quickly and efficiently process complaints made by its clients. Any complaint may be sent to the Compliance department by email to complaints@carmignac.com or by post to Carmignac Gestion Luxembourg, City Link, 7, rue de la Chapelle – L-1325 Luxembourg. The management company will acknowledge receipt of the complaint within ten working days of the date on which it was received, unless a response has been issued to the client in the intervening period.

In the event of a dispute or in the absence of an acknowledgment of receipt or response within one month of the complaint being made, the client may contact the competent authority: The Commission de Surveillance du Secteur Financier (CSSF).

Carmignac Gestion Luxembourg ensures that the time between receiving a complaint and responding is limited to one month. If this is not the case, the client/claimant may contact the competent authority:

- By post addressed to the Commission de Surveillance du Secteur Financier (CSSF), L-2991 Luxembourg, or
- By email to direction@cssf.lu. The CSSF dispute resolution request form and relevant texts on the matter are available at www.cssf.lu.

The client/complainant may submit a claim to the CSSF within one year of the date on which they lodged their complaint in accordance with the provisions of CSSF Regulation 16-07.

- **Cross-border complaints**

You can also use FIN-NET to submit a cross-border complaint if you live in a member country of the European Economic Area, if you have a complaint against a financial service provider in another member country of the European Economic Area, if you have submitted a complaint but are not satisfied with the response, and if you wish to know which alternative dispute resolution body could resolve the dispute.

To send a complaint to a member of the FIN-NET network, you can contact a FIN-NET member directly and ask for advice. [Click here to see contact details for all members in each country.](#)

Lastly, you always retain the right to take legal action.

4. IF YOU HOLD UNITS IN A MUTUAL FUND

The co-owners' rights are represented by units, with each unit corresponding to the same fraction of the fund's assets. Each unitholder has a co-ownership right in and to the assets of the fund proportional to the number of units they hold.

5. IF YOU HOLD SHARES IN THE CARMIGNAC PORTFOLIO SICAV

You are entitled to be called to, attend in person or by proxy, and vote at shareholder meetings.