

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 complaints procedure that aims to handle all complaints fairly, promptly and consistently.

1 Making a complaint

If you are a potential, existing or former customer of J.P.Morgan Asset Management and are dissatisfied with any aspect on service, you may complain to us.

You can contact our Client Services 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 accordingly.

If a third party was involved in the transaction we may seek information from them to assist our investigation, and 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 and provide you with an update.

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

4 Local Regulator

Should you remain unsatisfied with our response, you can refer your complaint to the local Regulator.

Details of how you can file a complaint you can find in the link below or by fax.

<http://www.cssf.lu/en/consumer/complaints/>

Fax: +352-26251-2601

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
E-mail	fundinfo@jpmorgan.com
Nominees	+352 3410 3737

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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