

PROCEDURES FOR HANDLING INVESTOR COMPLAINTS

KEPLER-FONDS Kapitalanlagegesellschaft m.b.H. (KAG) has installed effective and transparent procedures for the reasonable and prompt handling of investor complaints. Every complaint and all steps taken in order to settle them are completely gathered, recorded and archived.

Investor complaints relating to KAG's products may be communicated primarily free of charge by letter, e-mail, telephone or fax to one of KAG's distributors (inter alia Raiffeisenlandesbank Oberösterreich AG, Oberösterreichische Landesbank AG, Salzburger Landes-Hypothekenbank AG, ALPENBANK AG and all Raiffeisenbanks).

Investor complaints concerning investment funds distributed in Germany may be addressed inter alia to Raiffeisenlandesbank Oberösterreich AG and its branches as well as to DZ BANK AG, Deutsche Zentral-Genossenschaftsbank and its sales offices.

Investor complaints regarding investment funds distributed in Italy may be communicated to ALPENBANK AG and its branch in Bolzano as well as to Cassa Centrale Raiffeisen dell'Alto Adige SpA, Bolzano.

Investor complaints concerning investment funds distributed in the Czech Republic may be addressed to Raiffeisenlandesbank Oberösterreich AG - PRIVAT BANK Prague.

KAG provides to its distributors free of charge current and comprehensive information regarding the investment funds. Therefore the distributors are able to respond to any enquiries concerning KAG's products and settle possible complaints. If it is unfeasible to settle any complaint by this means or if an investor wishes to address his / her complaint directly to KAG, please use the following contact data.

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For further options to submit complaints please refer to the following link at KAG's website:
https://www.kepler.at/eBusiness/01_template1/1176559894556129566-NA-1277251105150345608-NA-2-NA.html