



Flashnews | MARCH 2020

## ALWAYS BY YOUR SIDE

Dear Partner,

As we have now all realised, we are currently dealing with **a major health crisis**. This context is completely new. We, as a responsible actor within the economy, must face up to the crisis that we are going through. During this fundamental time for customer relations, we remain by your side.

We must continue to act and make decisions while ensuring the health of our employees and ensuring the continuity of our business. We are already prepared and today **we are organised and fully mobilised to ensure the continuation of our services**.

Thus, at the start of the week, we activated our business continuity plan (BCP), separated our teams on two physical sites and implemented working from home. All our employees have obtained adequate technical resources to continue their activities and meet your expectations.

Today, the most effective means of communication between you and our teams is by e-mail. In the current context and despite all of our organisational efforts, unfortunately we cannot guarantee that the processing times for requests received by post will be respected.

Thus, for our correspondence with counterparties (custodian banks and investment managers), we ask you to accept our execution instructions by e-mail (transfer orders, investments / disinvestments, account openings, investment strategies) instead of by fax or by original documents. Please do not hesitate to get in touch with your usual contacts if this mode of communication is problematic.

In addition, regarding the processing of our operations, we inform you of the following measures:

- **Email is preferred for sending all of your requests**. We thus process all of the customer's transaction requests, subject to receiving all of the required documents duly signed in pdf format. With each correspondence, you will receive an acknowledgment of receipt indicating that your request is being handled.
- When a document requires several signatures, we agree to **receive separate pdf copies, each including the relevant signatures**.

- The originals, with the visible indication on the 1st page «originals for completion», followed by the date of dispatch of the file by e-mail, can now be sent to the Company.
- Some of our operations may, however, experience slight delays in execution (with the exception of the investment/disinvestment orders which will be dealt with upon reception of the latter) and we must thank you in advance for your patience.

We remind you of the e-mail addresses to use:

- sales.support.france@cardifluxvie.lu
- sales.support.belgique@cardifluxvie.lu
- sales.support.luxembourg.suisse@cardifluxvie.lu
- sales.support.italie@cardifluxvie.lu
- sales.support.ml@cardifluxvie.lu

Over the next few weeks, we will need to be collectively flexible and agile in order to act in the best interest of our customers. Your usual contacts remain at your disposal for any further information relating to these measures.

Regards,

This document has been drawn up based on legislative and regulatory provisions and case law drafted or published at the date of writing. Consequently, this document may in no case be understood to constitute any kind of legal, financial or tax advice given to the reader, or a solicitation to buy or sell a financial or insurance product. This document is provided for information purposes only and the author may consequently not be held liable. The information provided is in no case intended to replace the reader's own knowledge and competence, and readers are strongly advised to seek qualified independent professional advice.