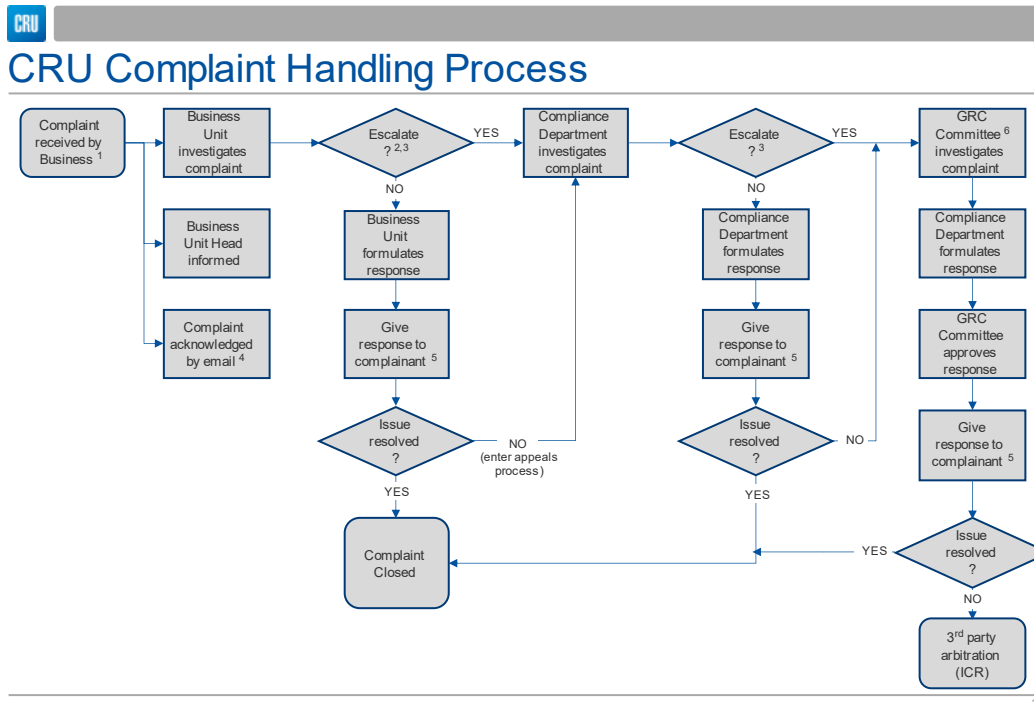


CRU International Complaint Handling Policy

Consistent with our corporate values, CRU strives to provide the highest quality of service to its customers and stakeholders. However, we may not always be perceived to get things right, and so have developed a robust complaints process and policy to handle formal complaints.

The following graphic outlines the complaint initiation, escalation and resolution process:



Notes:

1. The Complaint should include the complainant's name, company, contact details, and details of the specific issue under dispute. Please include as much background information as possible and attach all relevant materials and/or evidence where appropriate.
2. Automatic escalation to Compliance Department if complaint relates to Business Unit Head and/or their work.
3. Automatic escalation if complaint involves allegations of fraud, libel, anticompetitive behaviour or any other allegation of illegality.
4. Within 1 working day
5. Resolution provided in writing within 5 working days of resolution, else update on progress within 20 working days from receipt of complaint
6. CRU Governance, Risk and Compliance Committee

Recourse to Independent 3rd Party arbitration: If a complainant is dissatisfied with the way a complaint has been handled, an independent 3rd party arbitration service may be appointed within six months of the date of written submission of the original complaint to investigate and resolve the issue. The cost of the 3rd party arbitration service shall be borne by CRU in the event that the complaint is upheld and otherwise borne by the complainant. For recourse the complainant must make the written complaint, appeal for review and recourse to an independent 3rd party arbitration service, if necessary, within six months of the date of the original complaint.

Should you have any questions relating to the complaints process please contact compliance@crugroup.com