

## NOTE

### Contact information for retail investors

Country	General contact information	Contacts for complaints
Austria	FMA <a href="mailto:fma@fma.gv.at">fma@fma.gv.at</a> <a href="http://www.fma.gv.at">http://www.fma.gv.at</a> Consumer helpline: +43-1-24959-5108, 5124	<a href="mailto:fma@fma.gv.at">fma@fma.gv.at</a>  Austrian Financial Market Authority Complaint Management Otto-Wagner-Platz 5 A-1090 Vienna  Tel.: +43-1-24959-5108, 5109 Fax.: +43-1-24959-5199
Belgium	Financial Services and Markets Authority / Autorité des services et marchés financiers / Autoriteit voor Financiële Diensten en Markten / Autorität Finanzielle Dienste und Märkte (FSMA) <a href="mailto:fmi@fsma.be">fmi@fsma.be</a> <a href="mailto:cob@fsma.be">cob@fsma.be</a> <a href="http://www.fsma.be">www.fsma.be</a> Consumers may contact the FSMA by: Email: <a href="mailto:cob@fsma.be">cob@fsma.be</a> Tel.: +32(0)2 220 59 10 Fax: +32(0)2 220 59 30	Other than in the area of mortgage credit and supplementary pensions, the FSMA does not handle complaints from individual customers concerning financial products or services. Two organizations have been established to handle other complaints regarding supervised undertakings. They are the Banks – Credit – Investments Mediation Service ( <a href="http://www.ombfin.be">www.ombfin.be</a> ) for banking, investment and credit services, and the Insurance Ombudsman ( <a href="http://www.ombudsman.as">www.ombudsman.as</a> ) for insurance services. If you have a complaint about a financial service, you can ask one of these specialized bodies to examine your complaint free of charge. The specialised consumer complaint body for banking and investment services is the Banks – Credit – Investments Mediation Service Square de Meeûs 35/6



		1000 Brussels Tel.: +32 2 545 77 70 Fax: +32 2 545 77 79 Email: <a href="mailto:ombudsman@ombfin.be">ombudsman@ombfin.be</a> Website: <a href="http://www.ombfin.be">www.ombfin.be</a>
Bulgaria	Financial Supervision Commission (FSC) <a href="mailto:bg_fsc@fsc.bg">bg_fsc@fsc.bg</a> <a href="http://www.fsc.bg">http://www.fsc.bg</a> Consumer helpline: +359 02 94 04 999; +359 (0) 900 32 300 (Monday-Friday 8 a.m. – 16:30 p.m. CET) <a href="mailto:hotline@fsc.bg">hotline@fsc.bg</a>	Complaints can be submitted in writing to the FSC at the following address:  FSC 33 Shar planina Str. 1303 Sofia Bulgaria or by fax: +359 2 829 43 24 or by e-mail: <a href="mailto:bg_fsc@fsc.bg">bg_fsc@fsc.bg</a>
Cyprus	CySEC – Cyprus Securities and Exchange Commission Regulator for the securities area <a href="mailto:info@cysec.gov.cy">info@cysec.gov.cy</a> <a href="http://www.cysec.gov.cy">http://www.cysec.gov.cy</a> Telephone: (00 357) 22875475	<b>Office Address</b> 32, Stasikratous Street, 4 <sup>th</sup> Floor, 1065 Nicosia  <b>Postal Address</b> P.O. Box 24996 1306 Nicosia  <b>Contact</b> Telephone: + 357 22 875475 Fax: + 357 22 754671 Email: <a href="mailto:info@cysec.gov.cy">info@cysec.gov.cy</a> <b>Website: <a href="http://www.cysec.gov.cy">www.cysec.gov.cy</a></b>
Czech Republic	Czech National Bank <a href="mailto:info@cnb.cz">info@cnb.cz</a> <a href="http://www.cnb.cz">www.cnb.cz</a> Consumer helpline : +420 224 411 111 +420 800 160 170 (free in CZ)	Czech National Bank Na Příkopě 28 115 03 Prague 1 Tel.: +420 224 411 111 Tel.: +420 800 160 170 (free in CZ)



		e-mail: <a href="mailto:info@cnb.cz">info@cnb.cz</a> <a href="http://www.cnb.cz">www.cnb.cz</a>
Denmark	Finanstilsynet, Denmark <a href="mailto:Finanstilsynet@ftnet.dk">Finanstilsynet@ftnet.dk</a> <a href="http://www.Finanstilsynet.dk">www.Finanstilsynet.dk</a> Main phone: +45 33 55 82 82	Pengeinstitutankenaevnet (The Danish Complaint Board of Banking Services) Amaliegade 8 B, 2. sal Postboks 9029 1022 København K Denmark Telephone: +45 35 43 63 33 Hours: 9.30 - 12.30 (Monday-Friday) Telefax: +45 35 43 71 04 <a href="http://www.pengeinstitutankenaevnet.dk/board.asp">http://www.pengeinstitutankenaevnet.dk/board.asp</a>
Estonia	Estonian Financial Supervisory Authority <a href="mailto:info@fi.ee">info@fi.ee</a> <a href="http://www.fi.ee">http://www.fi.ee</a> ; <a href="http://www.minuraha.ee">http://www.minuraha.ee</a> (consumer website) <a href="http://www.fi.ee">www.fi.ee</a> – Estonian and English. <a href="http://www.minuraha.ee">www.minuraha.ee</a> – Estonian and Russian <a href="mailto:info@fi.ee">info@fi.ee</a>	Estonian Financial Supervision Authority, Sakala 4, Tallinn 15030 Estonia <a href="http://www.fi.ee">www.fi.ee</a> e-mail: <a href="mailto:info@fi.ee">info@fi.ee</a>
Finland	Finland <a href="mailto:kirjaamo@finanssivalvonta.fi">kirjaamo@finanssivalvonta.fi</a> <a href="http://www.finanssivalvonta.fi">www.finanssivalvonta.fi</a> Consumer helpline: Tuesdays 9 to 10 am, Thursdays 2 to 3 pm. Tel. domestic: 0800 0 5099; international: +358 800 0 5099.	<b>The Finnish Financial Ombudsman Bureau FINE</b> Guidance by telephone, Mondays to Thursdays, from 10 am to 4 pm Tel. +358 9 6850 120 Fax +358 9 6850 1220 Address: Porkkalankatu 1, 00180 HELSINKI <a href="http://fine.fi">http://fine.fi</a> <a href="http://www.finanssivalvonta.fi/FI/FINANSSIASIAKAS/ASIAKKAANSUOJA/APUA_ANTAVAT_TAHOT/FINE/Pages/Default.aspx">http://www.finanssivalvonta.fi/FI/FINANSSIASIAKAS/ASIAKKAANSUOJA/APUA_ANTAVAT_TAHOT/FINE/Pages/Default.aspx</a>  <b>The Securities Complaints Board</b>  Guidance by telephone, Mondays to Thursdays, from 10 am to 4 pm Tel. +358 9 6850 120 Fax +358 9 6850 1220



		<p>E-mail: info (at) arvopaperilautakunta.fi Address: Porkkalankatu 1, 00180 HELSINKI</p> <p><b><u><a href="http://www.fine.fi/index.php?menu4_pos=Lautakunnat&amp;item=195">http://www.fine.fi/index.php?menu4_pos=Lautakunnat&amp;item=195</a></u></b></p>
France	<p>Autorité des marchés financiers (“AMF”) which is the French securities regulator Contact form <a href="http://www.amf-france.org/affiche_form.asp?urldoc=contact_form.html">http://www.amf-france.org/affiche_form.asp?urldoc=contact_form.html</a> <a href="http://www.amf-france.org">www.amf-france.org</a> For any general information on financial products, the Stock Exchange or the role of the AMF, consumers may contact the AMF Investor Information Service team "Epargne Info Service ” - Either at +33(0)1 53 45 62 00 from Mondays to Fridays from 9 a.m. to 5:p.m. - Or by <a href="#">Contact form</a> <a href="http://www.amf-france.org/affiche_form.asp?urldoc=contact_form.html">http://www.amf-france.org/affiche_form.asp?urldoc=contact_form.html</a></p>	<p>Ms. Madeleine Guidoni Autorité des marchés financiers 17 place de la Bourse 75082 PARIS CEDEX 02</p> <p>AMF’s website, section “the Ombudsman” Investor helpline: +33 (0)1 53 45 64 64 (only on Tuesdays and Thursdays, from 2 p.m. to 4 p.m.)</p>
Germany	<p>Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin) <a href="mailto:poststelle@bafin.de">poststelle@bafin.de</a> <a href="http://www.bafin.de">www.bafin.de</a> +49-(0)228-299 70 299 (8 am – 6 pm, Monday – Friday)</p>	<p>Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin)</p> <p>Supervision of banks and insurances: Graurheindorfer Straße 108 D-53117 Bonn phone: +49-228-4108-0 Fax: +49-228-4108-1550 e-mail: <a href="mailto:poststelle@bafin.de">poststelle@bafin.de</a></p> <p>Securities Supervision / Asset Management: Lurgiallee 12 D-60439 Frankfurt/Main phone: +49-228-4108-0 Fax: +49-228-4108-123 e-mail: <a href="mailto:poststelle-ffm@bafin.de">poststelle-ffm@bafin.de</a></p>



		Consumer helpline: +49-(0)228-299 70 299 (8 am – 6 pm, Monday – Friday)
Greece	ΕΠΙΤΡΟΠΗ ΚΕΦΑΛΑΙΑΓΟΡΑΣ Hellenic Capital Market Commission (HCMC) <a href="mailto:e.apostolidou@cmc.gov.gr">e.apostolidou@cmc.gov.gr</a> <a href="http://www.hcmc.gr">www.hcmc.gr</a> Tel No :(+30)210-33.77.100	Hellenic Capital Market Commission (HCMC) 1 Kolokotroni and Stadiou Str., GR-105 62 Athens, Greece Tel No.:(+30)210-33.77.100 Fax:(+30)210-33.77.210 website: <a href="http://www.hcmc.gr">http://www.hcmc.gr</a> Email: <a href="mailto:k.hatzopoulos@cmc.gov.gr">k.hatzopoulos@cmc.gov.gr</a> and <a href="mailto:e.apostolidou@cmc.gov.gr">e.apostolidou@cmc.gov.gr</a>  Hellenic Ombudsman for Banking-Investment Services (H.O.B.I.S) 1 Massalias Str., GR-10680 Athens, Greece Tel No.:(+30)210-3376700 Fax:(+30)210-3238821 e-mail: <a href="mailto:contact@bank-invest-omb.gr">contact@bank-invest-omb.gr</a> website: <a href="http://www.bank-invest-omb.gr">www.bank-invest-omb.gr</a>
Hungary	Hungarian Financial Supervisory Authority <a href="mailto:ugyfelszolgalat@pszaf.hu">ugyfelszolgalat@pszaf.hu</a> <a href="http://www.pszaf.hu/en/">http://www.pszaf.hu/en/</a> +36 – 1 – 489 – 9100 From Hungary: 06 – 40 – 203 – 776 Monday: 8 - 18 Tuesday: 8 - 15 Wednesday: 8 - 16 Thursday: 8 - 15 Friday: 8 - 12	a) <u>The complaint handling details of the service providers'</u> can be found on their webpage.  b) <u>HFSA</u> , see details above c) For alternative dispute resolution between the company and investor: <u>Financial Arbitration Board</u> (FAB, Pénzügyi Békéltető Testület). The FAB functions in the auspices of the HFSA from July 1, 2011. <a href="http://www.pszaf.hu/pbt">http://www.pszaf.hu/pbt</a> 1535 Budapest, 114 Pf. 777 – Hungary d) Special tribunal for investors' complaints is <u>Money and Capital Markets Arbitration Tribunal</u>



		<a href="http://www.valasztottbirosag.hu">www.valasztottbirosag.hu</a> H-1055 Budapest, Markó u. 25. Postal address: H-1535 Budapest, Pf.: 823. Telephone: + 36 – 1 354-6213, +36-30-515-4261 <a href="mailto:valasztottbirosag@t-online.hu">valasztottbirosag@t-online.hu</a>
Ireland	National Consumer Agency <sup>1</sup> <a href="mailto:financialeducation@nca.ie">financialeducation@nca.ie</a> <a href="http://www.itsyourmoney.ie">www.itsyourmoney.ie</a> (Personal finance site) and <a href="http://www.financialcapability.ie">www.financialcapability.ie</a> (financial education site) 1890 432 432	Financial Services Ombudsman <a href="http://www.financialombudsman.ie/">http://www.financialombudsman.ie/</a>
Iceland	Financial Supervisory Authority Iceland (FME) <a href="mailto:fme@fme.is">fme@fme.is</a> <a href="http://www.fme.is">www.fme.is</a> Tel. +3545203700 Open Tuesdays between 10-11 am and Thursdays between 14-15 pm. Alternatively send an e-mail to <a href="mailto:fyrirspurn@fme.is">fyrirspurn@fme.is</a>	Complaints Committee on Transactions with Financial Firms Sudurlandsbraut 32 108 Reykjavík Iceland Tel: + 354 520 3700 Fax: +354 520 3727 E-mail: <a href="mailto:urskfjar@fme.is">urskfjar@fme.is</a> Office hours from 9:00 to 16:00 Monday-Friday
Italy	CONSOB – Italian Securities Commission Regulator for the securities area You can ask Consob for any data and information sending an on line request: <a href="http://www.consob.it/mainen/target/contactus/contactus/index.html">http://www.consob.it/mainen/target/contactus/contactus/index.html</a> <a href="http://www.consob.it">www.consob.it</a> +39 06 84 77 611	<b>CONSOB</b> All those involved in financial services (listed companies and their shareholders, intermediaries and their customers, trade associations, consumer protection organizations, investment advisors and financial salesmen, private investors, etc.) can send to Consob reports about irregularities and complaints on malfunctions, mistakes or violations undertaken by companies supervised by it. Reports and complaints should be sent in: on line request via SIPE. "Questions, blow, complaints" should be sent to Consob on the home page of its website <a href="http://www.consob.it">www.consob.it</a> by a link called SIPE. It's important to notice that this form may not be

<sup>1</sup> As part of the structural reform of the Central Bank, the personal finance information and education functions of the Financial Regulator were transferred to the National Consumer Agency in March 2010 and through legislation in January 2011.

		<p>used for the formal submission to CONSOB of information and documents to satisfy legal or regulatory requirements, nor may it be used to request guidance and opinions from the Commission; writing form to: Consob - Ufficio Esposti, Via G. B. Martini, 3 - 00198 Rome – Italy.</p> <p><u>Please note that any complaint shall contain:</u></p> <p>the name and address of the person or company making the report or complaint and a telephone number where they can be reached if Consob needs any more information about the case submitted; a short description of the circumstances, the reason for the report or complaint and the name of the operator involved; copies of any document concerning the report or complaint (e.g. investment services agreements, statements of operations, etc.); copies of any correspondence with the intermediaries (under Article 17.1 of Bank of Italy/Consob Regulation of 29 October 2007, intermediaries are required to set up all the necessary procedures to allow a fast processing of complaints received by either actual or potential Retail customers. Method and timing of complaint processing are communicated in advance to customers).</p> <p>For further information, please visit Consob’s web site at <a href="http://www.consob.it/mainen/target/contactus/contactus/reports.html">http://www.consob.it/mainen/target/contactus/contactus/reports.html</a></p> <p><b>CONCILIATION AND ARBITRATION CHAMBER</b></p> <p>The Conciliation and Arbitration Chamber, housed at Consob, was founded on the provisions of the Italian Investment Protection Law (no. 262/2005), enacted by Legislative Decree 179/2007, and later governed in organizational and procedures terms by Consob Regulation no. 16763 of 29th December 2008. The said Regulation no. 16763, currently, is under renewal procedure. Under this procedure, Consob will open a consultation speech in order to collect everybody</p>
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		<p>opinions or proposals about the renewal. The external proposals are valuable but not bound by Consob. Usually, when the opinions or proposal have a good legal basis, Consob can evaluate them for an amendment at the Regulation under renewal procedure.</p> <p>The Chamber is an independent Board having care of the administration of conciliation and arbitration proceedings involving disputes arising between investors and financial intermediaries. Cases submitted shall regard compliance with disclosure obligations, correctness and transparency as envisaged in the contractual relations with customers and regarding investment or asset management services. In this context, the Chamber's role consists in:</p> <ul style="list-style-type: none"> <li>ensures the upkeep of the list of conciliators and arbitrators;</li> <li>establishes and updates the ethic code of the conciliators and arbitrators, which is submitted to Consob for its approval;</li> <li>organizes the arbitration and conciliation services;</li> <li>promotes the arbitration and conciliation services and disseminate knowledge thereof through activities involving documentation, data elaboration and research.</li> </ul> <p>Users of the Chamber (investors, intermediaries, conciliators and arbitrators) can use the dedicated web site <a href="http://www.camera-consob.it">http://www.camera-consob.it</a> to consult sector regulations, obtain all information on the Chamber's operations and send application of conciliation or arbitration procedures.</p> <p>Please note that any application shall be submitted by the <i>form-web</i> available on website and must regard, in particular, a claim based on disparity or lack in financial information between investors and intermediaries or breach of fairness in financial services. Person can submit to Consob complaints with respect to any investment service provider operating in Italy. Each investor should fulfill the application form on website by giving the following information:</p> <ul style="list-style-type: none"> <li>the name and address of the complaining person and relevant telephone number;</li> <li>a short description of the circumstances, the reason for the complaint</li> </ul>
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		and the name of the intermediary involved; copy of the reclamation sent to the financial company (the first step before the proceedings is a general claim to financial companies. The claimant and the financial company first try to resolve their dispute informally); copies of any relevant document (e.g. investment services agreements, statements of operations, etc.).
Latvia	<b>FINANSU UN KAPITALA TIRGUS KOMISIJA / FINANCIAL AND CAPITAL MARKET COMMISSION</b> Kungu iela 1, Riga, Latvia, LV-1050 <a href="http://www.fktk.lv">http://www.fktk.lv</a>	
Lithuania	The Securities Commission of the Republic of Lithuania (hereinafter – LSC) <a href="mailto:vpk.info@vpk.lt">vpk.info@vpk.lt</a> <a href="http://www.vpk.lt/en/">http://www.vpk.lt/en/</a> For general information consumers may contact the Secretariat via telephone +370 5 272 5091 or general institution’s e-mail <a href="mailto:vpk.info@vpk.lt">vpk.info@vpk.lt</a> For detailed information on the particular questions about the LSC consumers may contact any employee of LSC according to the issue. The contacts of the LSC employees could be found in LSC website <a href="http://www.vpk.lt/lt/kontaktai/">http://www.vpk.lt/lt/kontaktai/</a> For notification of the manipulation cases consumers may contact the LSC through the website <a href="http://www.vpk.lt/en/notify-a-manipulation-case/">http://www.vpk.lt/en/notify-a-manipulation-case/</a> or via general institution’s e-mail <a href="mailto:vpk.info@vpk.lt">vpk.info@vpk.lt</a> Information regarding not licensed companies offering investment business services without authorisation of the EU competent authorities could be found in LSC website in <i>Investor Alerts</i> section at <a href="http://www.vpk.lt/en/warnings/">http://www.vpk.lt/en/warnings/</a>	Lithuanian Securities Commission (LSC) Konstitucijos ave. 23, 08105 Vilnius, Lithuania Telephone +370 5 272 5091 Fax +370 5 272 5098 E-mail <a href="mailto:vpk.info@vpk.lt">vpk.info@vpk.lt</a>
Luxembourg	Commission de Surveillance du Secteur Financier <b>E-mail</b> : <a href="mailto:direction@cssf.lu">direction@cssf.lu</a> <a href="http://www.cssf.lu">www.cssf.lu</a>	Commission de Surveillance du Secteur Financier 110, route d’Arlon L-2991 Luxembourg  Phone : (+352) 26251 –1 Fax : (+352) 26251 – 601



		E-mail : <a href="mailto:direction@cssf.lu">direction@cssf.lu</a>
Malta	<p>MFSA - Malta Financial Services Authority  <a href="mailto:communications@mfsa.com.mt">communications@mfsa.com.mt</a> (or use form on site)  <a href="http://www.mfsa.com.mt">www.mfsa.com.mt</a>  Web: <a href="http://www.mfsa.com.mt/consumer">www.mfsa.com.mt/consumer</a>  E-mail: <a href="mailto:consumerinfo@mfsa.com.mt">consumerinfo@mfsa.com.mt</a>  Helpline: (00356) 80074924 (Call rates of the respective foreign telecom operator apply)</p>	<p>Consumer Complaints Manager  Malta Financial Services Authority  Notabile Road, Attard BKR3000  By e-mail: <a href="mailto:consumerinfo@mfsa.com.mt">consumerinfo@mfsa.com.mt</a>  By phone:  --- Freephone 00356 800 74924 (if phoning from outside Malta, foreign call charges apply)  --- General MFSA lines +356 2144 1155  <a href="http://www.mfsa.com.mt/consumer">www.mfsa.com.mt/consumer</a> (Click on “Complaints”)</p>
Netherlands	<p><b>Autoriteit Financiële Markten (AFM)</b>  <a href="mailto:info@afm.nl">info@afm.nl</a>  <a href="http://www.afm.nl">www.afm.nl</a>  0900 – 540 0540 (€ 0,05 per minute, for Dutch citizens only) or 0031-20-797 3715 (from abroad)</p>	<p><a href="mailto:info@afm.nl">info@afm.nl</a>  The Financial Services Complaint Board (Kifid; Klachteninstituut Financiële Dienstverlening) can mediate for consumers concerning complaints.</p> <p>PO Box 93257  2509 AG THE HAGUE  Telephone 070-333 8 999</p>
Norway	<p>Finanstilsynet, The Financial Supervisory Authority of Norway  <a href="mailto:post@finansstilsynet.no">post@finansstilsynet.no</a>  <a href="http://www.finanstilsynet.no">www.finanstilsynet.no</a></p>	<p>Finansklagenemnda – The Complaints board for insurance, bank, finance and securities funds  Norges Fondsmeglerforbund, Etisk råd – Norwegian Securities Dealers Association Ethics council</p>
Poland	<p><b>KOMISJA NADZORU FINANSOWEGO (KNF)</b>  Pl. Powstanców Warszawy 1, 00-950 Warszawa, POLAND  <a href="http://www.knf.gov.pl">http://www.knf.gov.pl</a></p>	
Portugal	<p><i>Comissão do Mercado de Valores Mobiliários</i> (CMVM), the Portuguese Securities Market Commission  Regulator for the securities area  <a href="mailto:cmvm@cmvm.pt">cmvm@cmvm.pt</a>  <a href="http://www.cmvm.pt">www.cmvm.pt</a>  Portugal: 800 205 339 (cost free line)  International: + (351) 21 317 70 00</p>	<p>Investor Assistance and Communication Department (DAIC)  Avenida da Liberdade, n° 252  1056 – 801 Lisbon Portugal</p> <p>Consumer helpline:  <b>Portugal: 800 205 339 (free line)</b>  <b>International: + (351) 21 317 70 00</b></p>
Romania	<p>Romanian National Securities Commission (CNVM)</p>	<p>Romanian National Securities Commission</p>



	<p><a href="mailto:cnvm@cnvmr.ro">cnvm@cnvmr.ro</a>  <a href="http://www.cnvmr.ro">www.cnvmr.ro</a>  +4 021 326 68 74</p>	<p>2 Foişorului Street, Sector 3, Bucharest, Romania   <a href="http://www.cnvmr.ro/en/informatiinvestitor.htm">http://www.cnvmr.ro/en/informatiinvestitor.htm</a></p>
Slovak Republic	<p><b>NÁRODNÁ BANKA SLOVENSKA (NATIONAL BANK OF SLOVAKIA )</b>  Imricha Karvaša 1, 813 25 BRATISLAVA, SLOVAK REPUBLIC  <a href="http://www.nbs.sk">http://www.nbs.sk</a></p>	
Slovenia	<p>Securities Market Agency  <a href="mailto:webmaster@atvp.si">webmaster@atvp.si</a>  <a href="http://www.atvp.si">www.atvp.si</a></p>	<p>Securities Market Agency, Poljanski nasip 6,  1000 Ljubljana, Slovenia  Tel. +386 1 28 00 400  Email: <a href="mailto:webmaster@atvp.si">webmaster@atvp.si</a></p>
Spain	<p>CNMV- Spanish Securities Market Commission  Regulator for the securities area  <a href="http://www.cnmv.es/portal/inversores/ConsultaInversores.aspx">http://www.cnmv.es/portal/inversores/ConsultaInversores.aspx</a>  <a href="http://www.cnmv.es">www.cnmv.es</a>  0034 91 585 15 00 /0034 902 149 200 Investor Assistance Office</p>	<p>Investor Assistance Office  <b>0034 902 149 200 / 0034 91 585 15 00</b>  CNMV's Investor Complaints Service  COMISIÓN NACIONAL DEL MERCADO DE VALORES  Miguel Ángel, 11. 28010 MADRID · Fax 91 585 22 78  Passeig de Gràcia, 19. 08007 BARCELONA · Fax 93 304 73 10  <a href="http://www.cnmv.es/portal/inversores/ConsultaInversores.aspx">http://www.cnmv.es/portal/inversores/ConsultaInversores.aspx</a>  OPENING HOURS <b>9:00 – 19:00</b>, Monday to Friday  <b><a href="http://www.cnmv.es">www.cnmv.es</a></b></p>
Sweden	<p>Finansinspektionen  (the Swedish Financial Supervisory Authority)  <a href="mailto:Finansinspektionen@fi.se">Finansinspektionen@fi.se</a>   <a href="http://www.fi.se">www.fi.se</a></p>	<p>National Board for Consumer Complaints (ARN)  Teknologgatan 8C  P.O. Box 174  SE-101 23 Stockholm  Telephone +46-8-508 860 00  Fax +46-8-508 860 01  email: <a href="mailto:arn@arn.se">arn@arn.se</a></p>
United Kingdom	<p>Financial Services Authority (FSA)  <a href="mailto:Consumer.queries@fsa.gov.uk">Consumer.queries@fsa.gov.uk</a>  <a href="http://www.fsa.gov.uk/pages/consumerinformation/index.shtml">http://www.fsa.gov.uk/pages/consumerinformation/index.shtml</a>  Main number: <b>0845 606 1234</b>  Minicom/textphone – 18001 0845 606 1234  From overseas – <b>0044 (0)20 7066 1000</b></p>	<p>The Financial Ombudsman Service (FOS)  South Quay Plaza  183 Marsh Wall  London E14 9SR, UK   Email: <a href="mailto:complaint.info@financial-ombudsman.org.uk">complaint.info@financial-ombudsman.org.uk</a></p>



	( 8 am-6 pm, Monday-Friday)	Consumer helpline on <b>0800 0234 567</b> or <b>0300 123 9123</b> (office hours). Switchboard: +44 (0)207 964 1000 Fax number: +44 207 964 1001
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