COMPLAINTS HANDLING POLICY

S&P Dow Jones Indices strives to provide information of the highest standards to its customers and to conduct its business with integrity. In order to facilitate achievement of those standards in benchmark determinations, S&P DJI provides a mechanism by which Stakeholders may submit complaints on a variety of matters including:

- the application of a methodology to a specific benchmark determination,
- whether or not the benchmark determination is representative of the underlying interest it seeks to measure, or
- other administrator decisions in relation to a benchmark determination.

In order to raise a complaint, a Stakeholder may:

- Call or email any of their existing contacts within the Client Coverage or Product Management Groups,
- Contact the S&P Dow Jones Indices Client Services Group in his/her respective region, or
- Utilize our online form

S&P Dow Jones Indices ("S&P DJI") maintains a Complaints Policy and Procedure by which anyone may submit an issue relating to any of our products or services. If S&P DJI deems that the issue rises to the level of a complaint under its policy, the procedures to be followed are:

- All complaints will be acknowledged in writing by S&P DJI within three (3) business days of receipt.
- S&P DJI will assign an individual to investigate any complaint and determine an appropriate course of action. Any complaint involving an individual or his/her work will be investigated by the appropriate Department within SPDJI or McGraw Hill Financial, which may include the employee's next level of management, the Compliance Department, Human Resources or the McGraw Hill Financial Legal Department as appropriate.
- S&P DJI will seek to resolve the complaint as quickly as possible. In most cases, S&P DJI will provide a written response to the Complainant within forty five (45) days from the date of receipt of the complaint explaining any course of action being taken or recommended by S&P DJI. However, if the scope of the complaint demands further investigation after forty five (45) days S&P DJI will write to the Complainant explaining why the matter has not been resolved and indicating when a final response is likely to be made.
- Where a complaint regarding the application of a methodology is determined by S&P Dow Jones Indices to be valid, S&P Dow Jones Indices reserves the right to take whatever actions it deems appropriate including not restating the index in question.
- S&P Dow Jones Indices retains all information pertaining to each complaint for a minimum period of at least five (5) years.