

The Whistleblowing tool of the Commission de Surveillance du Secteur Financier (CSSF)

Any person, and in particular employees or former employees of entities of the financial sector in Luxembourg, may in good faith submit a report directly to the CSSF in a confidential and secure manner if that person has reasonable grounds for believing that the report will show breaches of applicable regulation by entities or persons of the financial sector which fall under the supervision of the CSSF. The whistleblowing procedure should however not be used for breaches which are clearly of a criminal nature, such as the unlawful exercise of activities of the financial sector. Persons becoming aware of facts which may constitute a crime or an offence are requested to inform the State prosecutor.

The CSSF whistleblowing tool may be accessible through the CSSF web site at the following address:

<https://whistleblowing.apps.cssf.lu/index.html?language=en>

Related instruction may also be accessible through the above web address.

Before contacting the CSSF, employees of entities of the financial sector are requested to first use the whistleblowing procedures in their workplace.

The whistleblowing procedure may under certain circumstances also be used by customers of financial service providers. However, customers of financial service providers having a commercial dispute with such provider are requested to use the “out-of-court complaint resolution” procedure:

<http://www.cssf.lu/en/consumer/complaints/>