

# Service Guide

for Financial Institutions

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# Introduction

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**The information in this Guide only applies to Fidelity Funds, Fidelity Funds 2 & Fidelity Active Strategy (the “Funds “or the “SICAV”).**

**This Service Guide is designed for use by investors such as distributors, banks, insurance companies or asset managers (the “Institution”) and is supplemented by and must be read in conjunction with the Distribution Agreement, where applicable, and the current prospectuses for the Funds.**

The Prospectuses along with the current annual and semi-annual report are available on

[www.fidelityinternational.com](http://www.fidelityinternational.com).

Copies may also be requested to your dedicated Client Relationship Management team (“CRM”).

Fidelity may occasionally publish an updated version of the Service Guide for Institutions (the “Guide”) and may also publish updates to when a new product or service is launched.

Fidelity may be required to change the procedures outlined in this Guide to ensure it meets appropriate regulatory and legal requirements. Therefore, whilst this Guide is accurate at the time of writing, Institutions may phone Fidelity if they wish to verify any detail contained in the Guide.

For any questions, please contact Fidelity.



# 1. How to invest with Fidelity International

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To invest into the Fidelity International funds 'ranges, the Institution will need to obtain a unique identifier (UAN) which will need to be used when instructing their instructions directly or via their custodian and/or order router.

The Institution or their custodian/order router will need as well to open an account by signing the application form provided by Fidelity International. An UAN will be required before the account can be opened.

## 1.1 Delegation of customer identification - prevention of money laundering provisions

The Institution must fully comply with all applicable laws and regulations regarding the prevention of money laundering, with Anti Money Laundering policies and recommendations of the Financial Action Task Force on money laundering.

The Institution must:

- verify the origin of investment monies according to FATF recommendations, and
- establish to its satisfaction that it is dealing with a real person or organization (natural corporate or legal) and obtain identification evidence sufficient to establish that the applicant is that person or organization i.e. the Institution has to verify the identity of each of its customers (and of those persons acting on behalf of the customer e.g. an attorney) who wish to purchase shares in a Fund.

The Institution must retain proper records for a period of five years after the last transaction for each customer. On request, the Institution must produce

such records to the appropriate regulator or to any other party who may lawfully oblige Fidelity or the Institution so to do.

## 1.2 AML / KYC via UME

Since the 15th of February 2021, Fidelity International uses UME ('you-me'), an online platform, to facilitate the due diligence on distribution partners. Exchanging due diligence questionnaire via the UME platform is advantageous for both asset managers and distributors as:

- it provides a standardized questionnaire that is widely recognized in the industry and already used by thousands of distributors and investment managers across 87 Countries,
- it reduces the efforts associated with similar requests that you may also receive from other asset managers,
- it reduces the time spent before the execution of any agreement,
- it is a web-based solution free of charge for our partners.

## 1.3 Unique Agent Number "UAN"

Fidelity International provides each Institution with a Unique Agent Number (UAN) which is a numeric code up to seven digits. This unique identifier should be included in all communication with Fidelity International to ensure a prompt and efficient service.

The following information are coded against each UAN: legal name, address and contact details, commission rates and bank details for the payment of commissions where required.

The UAN will be provided once Fidelity International will have completed the necessary AML/KYC checks.

## 1.4 Account Opening

The Institution, or their custodian/order router, is required to sign the application form to open an account at the Transfer Agent of the Funds. The Institution may use the same account to trade in all the Funds.

### 1.4.1 Application form

The Institution must duly complete an Application Form clearly indicating the company's full name, registered address, and relevant information (bank details including Clearstream accounts if necessary and SWIFT codes).

The application form requires signature by two authorised signatures or one authorised signature and the company stamp (depending on the company's incorporation documents). The original application form must be returned to Fidelity together with a complete list of authorised signatories and appropriate identification documentation. The list of required documents will be provided by the Fidelity CRM Team.

Fidelity will open the registered account upon receipt of all necessary documentation including signed application in original.

### 1.4.2 Fax Authority (FAXA)

A new account is automatically set up to benefit from FAXA unless the applicant states otherwise in writing. This means that the Institution can fax details such as account amendment to Fidelity. Cancellation of FAXA must be notified in writing to Fidelity.

If existing clients do not benefit from FAXA, they can fill in the Fidelity FAXA form and send it back to Fidelity. Please note that changes, where legal documentation is required, can only be processed upon receipt of original documents or true certified copies.

### 1.4.3 Power of Attorney (POA)

If orders are placed by entities other than the registered account holder, the Institution must

appoint a third party only by way of Power of Attorney to give instructions for transactions of buy, sell and switch. This is done by filling in the relevant section in the Institutional Application Form as well as the Fidelity POA form and providing a valid signatory list for the Attorney.

### 1.4.4 Share type

#### Registered Shares

To buy, sell or switch registered shares directly with Fidelity in a registered account, please complete the Institutional Application Form and tick the box "Broker number and registered account" or "New registered account". In this case also indicate which UAN this "New registered account" needs to be linked to.

#### Clearstream

To buy, sell or switch via a Clearstream account with Fidelity, please complete the Institutional Application Form and tick the box "Broker number and Clearstream account".

Fidelity will provide the Institution with a UAN that has to be quoted in dealing instructions together with Clearstream number to enable Fidelity to process any request.

Institutions that do not have an account with Clearstream may hold an administration agreement with another Clearstream member who will settle transactions through the Clearstream system on its behalf. If so, please forward this Administrative Agreement to Fidelity as proof and complete the Institutional Application Form and provide the appropriate Clearstream account number.

Fidelity's account with Clearstream is registered in the name of FIL Investment Management (Luxembourg) S.à r.l. Please use Fidelity International's Clearstream account for all payments and deliveries: 82215.

## 1.5 Transaction monitoring

The Institution is required to monitor transactions made by its customers and report suspicious transactions to Fidelity (unless prevented from doing so by any applicable law, rules, and regulations) and/or to the relevant authority in the jurisdiction in which the Institution carries out its business.

## 2. Change Of Details At Account / Uan Level

Any changes to the basic contract information (bank details, address, etc.) need to be provided to Fidelity International in writing. The notification should be signed by two authorised signatories or by one authorised signatory together with the company stamp. Fidelity International will, as appropriate, request supporting documents necessary to evidence the envisaged change.

**Please note**

that Fidelity International does **not** accept changes of mandates and redemption instructions in the same instruction.

## 3. Settlement

Settlements can be made in any major freely convertible currency. If no settlement currency has been indicated when placing the order, the deal will be settled in the principal dealing currency of the fund.

Settlement for transactions			
Fund Range	Buy	Sell	Switch
Fidelity Funds SICAV			
Fidelity Funds 2 SICAV	3 Business days	3 Business days	3 Business days
Fidelity Active Strategy SICAV			

Exceptions:

FF - India Focus Fund	3 Business days	5 Business days	3 Business days
FF - Asian High Yield Fund			



### For transactions via registered accounts:

Clients should ensure payments are made to Fidelity International on the agreed settlement date. Payments should be made in the currency indicated on the purchase order and to the bank details of the respective fund range. Fidelity bank account details for Fidelity Funds SICAV, Fidelity Active Strategy (FAST) SICAV, and Fidelity Funds 2 SICAV can be found in Appendix 1.

Payments must be marked for further credit to the appropriate Fidelity bank account which will be determined by the fund range you are investing into. When making payment please include your Fidelity client account number and any Fidelity deal references or ISIN codes relating to those funds you are investing in.

If you do not include the correct details in your payment instruction your investment will be delayed or cancelled.

### For transactions via Clearstream:

Fidelity International will enter instructions in Creation Direct (Clearstream settlement system) on the day after the deal date. The Institution must also match Fidelity's instructions on the day after the deal date, paying particular attention to:

- the number of shares purchased/redeemed
- the deal date
- the settlement date (as mentioned above)
- the settlement amount and currency
- the ISIN code

#### Important notes:

- The shares will not be available for dealing until the cleared funds to settle the shares have been received and allocated to the transaction.
- Fidelity does not make any payments to nor accept any payments from third parties. Proceeds can only be paid to the bank account of a registered account holder.
- Investors may sell registered Shares of **Fidelity Funds - Structured Credit Income Fund** by giving not less than **five Business Days' notice to sell such Shares**. Instructions to sell registered Shares of Fidelity Funds - Structured Credit Income Fund must be received prior to 4:00 pm CET on any Wednesday that is a Valuation Date (or if that day is not a Valuation Date, the next day that is).

## 4. Dealing

The Institutions have several channels to send their dealing instructions to Fidelity International:

Swift

(available for subscriptions/redemptions/switches and transfers)

Main order routers

Via fax: +352 26 38 39 38

## 5. Deal Cancellations

For deals cancellations, please provide an instruction via SWIFT or via fax to +352 26 38 39 38 and follow up with a phone call to your usual CRM team or to +352 25 0404 2400.

\*To allow deal cancellations via SWIFT, SWIFT connection between the client and Fidelity needs to be available and the functionality enabled. For further information please contact your usual CRM team or +352 25 0404 2400.

## 6. SWIFT Contingency

If a SWIFT incident cannot be resolved before the dealing cut - off, Fidelity International must be informed in due time before the cut-off via phone. Fidelity International will accept the use of fax as contingency routing channel for low volume contingency issues and must receive the orders by the dealing cut off time ideally in a reasonable time before cut - off.

### 6.1 Contingency process for low volume contingencies (max 25 transactions)

A “low volume” contingency issue must be considered as an issue not involving more than 25 transactions. Both parties will accommodate additional controls by keeping in regular and permanent contact and will take all the reasonable measures to mitigate risk.

The contingency orders will have to contain the following mandatory information and must be sent to the following fax number +352 26 38 39 38.

- Instruction Type (Purchase / Redemption / Switch)
- Fidelity International Account Number
- ISIN
- Amount / number of shares
- Units based order / consideration based order
- Settlement Currency (If no settlement currency is mentioned Fidelity will place the order in Fund currency)

### 6.2 Contingency process for high volume contingencies (above 25 transactions)

If a SWIFT incident cannot be resolved before the dealing cut-off that is involving more than 25 transactions, please contact Fidelity International via phone in a reasonable time before cut – off to agree on a contingency routing channel to avoid the risk of

missed cut-offs or erroneously generated duplicates. Both parties will accommodate additional controls by keeping in regular and permanent contact and will take all the reasonable measures to mitigate risk.

**The contingency orders will have to contain the following mandatory information.**

- Instruction Type (Purchase / Redemption / Switch)
- Fidelity International Account Number
- ISIN
- Amount / number of shares
- Units based order / consideration-based order
- Settlement Currency (If no settlement currency is mentioned Fidelity will place the order in Fund currency)

### 6.3 Contingency process for already submitted SWIFT instructions

SWIFT instruction/s that have already been submitted where a SWIFT acknowledgement message (ACK) and a Fidelity positive acknowledgement (PACK) status message (MT509 or OrderInstructionStatusReport) have been received, should not be instructed over the contingency order route again.

SWIFT instruction/s already submitted for which a SWIFT acknowledgement message (ACK) has been received, but the Fidelity positive acknowledgement (PACK) status message (MT509 or OrderInstructionStatusReport) is missing, must be clarified with Fidelity via phone before they are submitted over the contingency order route.



## 7. Dealing valuation, cut-off times, non-valuation days

The Funds' Valuation Date is each weekday (any Monday to Friday inclusive) excluding 25 December ('Christmas Day') and 1 January ('New Year's Day') as well as any other day which the Directors have determined, in the best interests of the shareholders, as non-Valuation Dates for specific funds.

The list of expected non-Valuation Dates is available on <https://fidelityinternational.com/non-valuation-days/> and is updated in advance on a semi-annual basis. However, the list may be further updated from

time to time in advance as is reasonably practicable in exceptional circumstances where the Directors believe that it is in the best interests of the shareholders.

Any valid dealing instruction received before the appropriate dealing cut off on a day that the Distributor and the Fund are open for business will normally be fulfilled that day at the next calculated Net Asset Value of the relevant fund.

	FIDELITY FUNDS	FIDELITY FUNDS 2	Fidelity Active Strategy
<b>13:00 Central European Time</b>  (12:00 pm UK time)	Euro 50 Index Fund  Cash Funds  Far East Funds	N.A.	All sub-funds
<b>16:00 Central European Time</b>  (3:00 pm UK time)	All other funds	All funds	n/a

For detailed information on various funds, please refer to the prospectus or contact Fidelity International.

We calculate NAV from Monday to Friday every day. Our non-dealing days are the **25th of December of every year, and the 1st of January of every year.**

For the other non-dealing days, please always refer to the prospectus. The list of expected non-Valuation Dates is available on <https://fidelityinternational.com/non-valuation-days/> and is updated in advance on a semi-annual basis.

The list may be further updated from time to time in advance as is reasonably practicable in exceptional circumstances where the Directors believe that it is in the best interests of the shareholders.

## 8. Contract Reporting

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A contract note for the trade will be provided via SWIFT, via fax or mailed to the Institution's registered address normally within 24 hours of the trade.

On the day following the trade date Fidelity International will send out a fax confirming the trade. In addition, the Institution will receive statements and valuations of their account on a semi-annual basis. To change this

frequency, please contact your usual CRM.

Fidelity International provides as well via mail reinvestment dividend letters and statements & valuations. Receipt of hard copies can be suppressed for clients that are dealing through Swift and are set-up on our Account Management for back-up reporting.

## 9. Electronic Reporting Via Account Management

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The Institution has the possibility to sign up for Account Management, an online tool, which provides copies of the contract notes, valuations statements and other customized reports. The tool is free of charge and available at:  
<https://professional.fidelityinternational.com/>

Electronic reports can be downloaded from the site and are available for: holdings, income distributions, initial commission payments, ongoing commission payments and transactions. Clients can choose the frequency of these reports, varying between daily and quarterly.

## 10. Rounding

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Below are the rounding methodologies that Fidelity International use.

**Unit based subscription:** Amount owing from the client to settle the trade is truncated after two decimal places, therefore always minimizing the amount the client pays.

**Unit based redemption:** Amount to be paid out to the client is half adjusted, meaning 0.005 and above is increased to 0.01, therefore maximizing the amount paid out to the client.

**Consideration based subscription:** Number of units to be purchased is half adjusted, therefore maximizing the number of units purchased by the client.

**Consideration based redemption:** Number of units to be redeemed is half adjusted, hence 211.145 would become 211.15 units redeemed, 211.144 would become 211.14

In case of deal instructed with more than 2 decimals Fidelity International will cut to two decimals.



# 11. Dividends

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For distributing classes in Fidelity Funds, Fidelity Funds 2 and Fidelity Active SStrategy, the directors expect to recommend distribution of substantially the whole of each fund's net investment income for the year (as per the relevant prospectus). Payment is normally within 5 business days.

## 11.1 Registered shares

Dividends are automatically reinvested on the registered account unless stated otherwise on the Application Form. In case the dividends are to be paid out, please state the relevant bank details and payment currency. If no payment currency is indicated, the payment is made in the principal

dealing currency of the fund.

Payments are only made to the registered account holder for amounts equal to or exceeding USD 50.00 or the equivalent in any other major freely convertible currency. Amounts below USD 50.00 will be automatically reinvested.

## 11.2 Clearstream

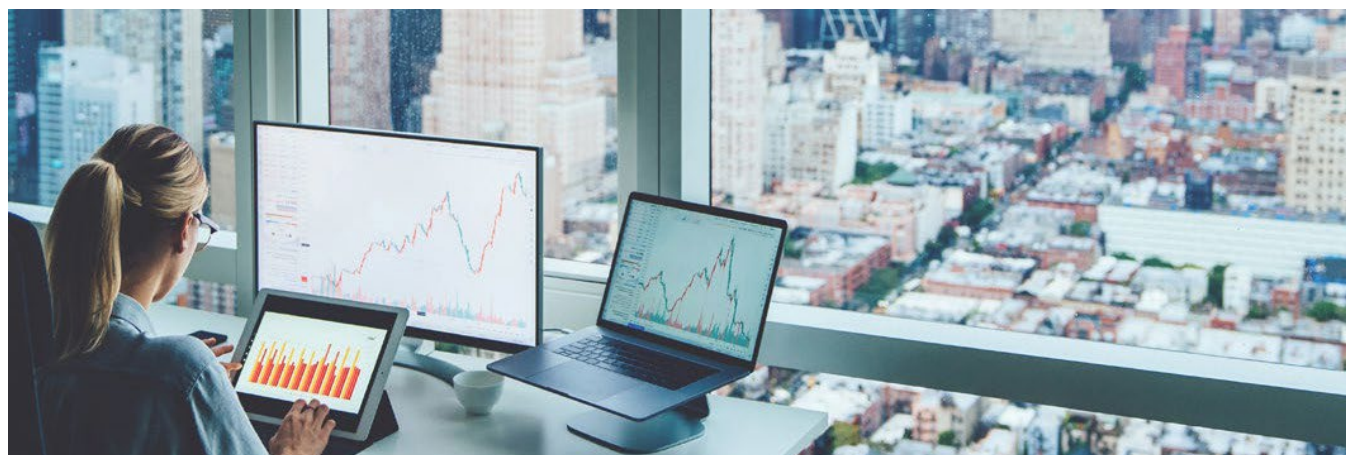
Dividends for Clearstream accounts are always paid out and directly credited to the relevant Clearstream account. Dividends cannot be reinvested or paid to third party bank accounts.

# 12. Commission Payment

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Ongoing commission is calculated on a daily valuation basis for both Registered Shares and Clearstream accounts and is paid quarterly. A different methodology may apply to Clearstream holdings that are maintained in omnibus accounts, where individual positions are not identifiable. Payment is generally made by the 15th day following the end of the calendar quarter.

Details of the commission payment are contained in the Distribution Agreement. The Institution must ensure that Fidelity International has been notified in writing of the desired payment policy (cash or shares) and for payments in cash, the payment currency and the bank account details to which commission payments should be sent.



# 13. Transfers Of Shares

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## 13.1 Registered shares

**Definition:** A stock transfer involves the Re-Registration of the shares (completely or partly) between two registered accounts.

Please use the transfer form provided by Fidelity for any transfer. The exact number of shares to be transferred must be stated in this form as well as the name(s) of the funds involved. No transfer in consideration amounts will be accepted.

**Important:** Transfers will be processed upon reception of the stock transfer from duly signed by the transferor. The request should be signed by 2 authorised signatories or 1 authorised

signatory together with the company stamp. Documents are acceptable by fax.

## 13.2 Clearstream

**Definition:** A stock transfer between a Clearstream account and a registered account (external transfer) involves the Re-Registration of the shares (completely or partly) into or out of a Fidelity account. Transfer orders from or into a registered account always must be signed by the registered account holder by 2 authorised signatories or 1 authorised signatory together with the company stamp. Documents are acceptable by fax.

# 14. Where To Find Fidelity Fund Prices

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The NAVs of Fidelity Funds are available:

- Online: [www.fidelityinternational.com](http://www.fidelityinternational.com)
- Fidelity may also arrange to transmit prices via automated e-mail. Please contact your CRM
- Fidelity transmits prices to several data providers including **Bloomberg, Lipper/Reuters Morningstar, and FE Fundinfo**
- Fund prices may be obtained by contacting Fidelity by email or by phone.
- In a selection of **newspapers** as decided from time to time.

# 15. NAV

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Fidelity generally has 4 significant digits for the NAV of the Fidelity Funds. This means that Fidelity usually displays 4 digits for the NAV of the Fidelity Funds as per the below sample:

- 1.111
- 11.11
- 111.1



## 16. Management Fees

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The Investment Manager receives an annual management fee from the funds. Please refer to the current prospectuses for detailed information. The respective prospectus for your country can be found via our website [www.fidelityinternational.com/global/default.page](http://www.fidelityinternational.com/global/default.page)

## 17. Foreign Exchange Service

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Fidelity provides a Foreign Exchange (FX) service for investors who decide to buy, sell, and settle in currencies other than the share class currency. Investors may decide to not use Fidelity's service and instead use their bank or FX service provider to FX settlement monies.

The FX conversion generally takes place shortly after the relevant dealing cut-off, which can be found in the relevant prospectus.

In covering the FX requirements, Fidelity may rely on estimated requirements or where the value is small may not cover the requirement in the market until later to help achieve a better rate. In both cases the rate given to the client will not change and will be equivalent to a rate as if the full requirement was

known or as if the FX was executed in the market.

In the case of Dividends, the FX rate conversion will take place as soon as practicable and will occur on XD date or shortly after.

Fidelity will apply a service charge ('margin') on the transactions. A spread may also be applied on the netted amount, depending on the netted transaction, this will be consistent with the markets normal spread level. The margin and spread (if applicable) will be incorporated into the exchange rate provided to the investor.

**More details are available on Fidelity website:**  
[Fidelity FX services \(fidelityinternational.com\)](http://Fidelity FX services (fidelityinternational.com))

## 18. Complaints

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Fidelity has implemented procedures for managing customer complaints which complies with the requirements of CSSF Regulation 16-07 relating to the out-of-court resolution of complaints.

For complaints concerning the funds or Management Company, please contact:

- Compliance Officer, FIL Investment Management (Luxembourg) S.à r.l., 2a, Rue Albert Borschette, BP 2174, L-1021 Luxembourg.

For complaints concerning FIL (Luxembourg) S.A, please contact:

- Compliance Officer, FIL (Luxembourg) S.A., 2a, Rue Albert Borschette, BP 2174, L-1021 Luxembourg.

# 19. Important information on Late Trading and Market Timing

## Fidelity Guidelines on 'Active Trading'

Fidelity takes its fiduciary responsibility to protect the interests of all fund shareholders very seriously. As mutual funds are open-ended investments, they must purchase or sell a 'basket' of underlying securities to match customer net cash inflows or outflows. This incurs dealing expenses (security spreads, broker's commission, stamp duty in some markets) which, in single-priced funds, are offset fully against the fund NAV (Net Asset Value). Expenses are therefore 'shared' by all shareholders in a fund.

Although such costs are typically small in relation to a fund's size, Fidelity has a responsibility to ensure that no single shareholder, or group of shareholders, benefits inappropriately in the way expenses are borne. This could happen if Fidelity allowed clients to undertake active trading in its funds. Such investors increase the dealing costs which other shareholders must pay and typically they are not invested long enough to pay their share of those other shareholders' dealing expenses over time.

Fidelity sees this as an issue of fairness. Its guidelines operate across all its funds in all circumstances as a matter of principle. Fidelity's policy is clearly stated in the Prospectus and reads as follows:

**"The Fund is designed and managed to support longer-term investment and active trading is discouraged. Short-term or excessive trading into and out of the Fund may harm performance by disrupting portfolio management strategies and by increasing expenses. In accordance with general Fidelity policy and practice and CSSF circular 04/146, the Fund and the Distributors are committed not to permit transactions which they know to be or have reasons to believe to be related to market timing. Accordingly, the Fund and the Distributors may refuse to accept applications for or switching of Shares, especially where transactions are deemed disruptive, particularly from market timers or investors who, in the Fund's or any of the Distributors' opinion, have a pattern of short-term or excessive trading or whose**

**trading has been or may be disruptive to the Fund. For these purposes, the Fund and the Distributors may consider an investor's trading history in a fund or other Fidelity UCIs and accounts under common ownership or control."**

Fidelity has for some time backed up this policy with specific and well-established measures to prevent dealing abuses, including:

- Monitoring for 'active trading'. Fidelity can and does refuse deals from parties which have a history of short-term or excessive fund trading which Fidelity believes is disruptive to the funds.
- Fidelity's Fair Value Pricing Policy reduces arbitrage opportunities by reviewing prices on securities held by the funds when markets are closed at the valuation point.

Fidelity's monitoring addresses active trading in the Fidelity fund range. A range of sanctions, including refusal to deal, have been used to protect the funds.

Fidelity monitors its fund accounts and reviews deals where holdings last for less than 90 days to establish whether the account is managed as a long-term investment account or is in fact a trading account. As circumstances dictate Fidelity amends and adjusts monitoring parameters to ensure they remain relevant and effective.

Fidelity expects its counterparts, especially Institutions, to develop an own monitoring programme and is happy to assist in or share the results of Fidelity's own work. Fidelity's experience is that cooperation on both the monitoring and remedial action fronts means a better deal for the long-term investors in the funds.

Fidelity endeavours to implement a consistent course of action across its business which it believes to be in the best interests of the funds and their long-term shareholders.

## 20. Commission de Surveillance du Secteur Financier (“CSSF”) Circular

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The Luxembourg Commission de Surveillance du Secteur Financier (“CSSF”) issued a Circular 04/146<sup>1</sup> (the “Circular”) concerning the protection of funds, like Fidelity Funds, and their shareholders.

The Circular sets out certain standards to which it expects funds and Institutions appointed by funds to adhere. As a definitive statement of the CSSF’s position Fidelity feels it is important to inform Institutions at the outset of the relationship of its content and relevance to Institutions as a third party involved in the offering of or taking of orders for Fidelity’s funds.

The Circular confirms that only orders received by the fund’s transfer agent by the stated cut-off

time are to be processed at the Net Asset Value applicable on that day. Fidelity expects its investors and distributors to observe the cut-off times for the Funds on all occasions.

The Circular also notes that funds exposed to market timing practices are required to put in place adequate measures of protection and/or control to prevent and avoid such practices. It expects funds not to permit transactions which they know to be, or have reason to believe to be, related to market timing. Fidelity expects Institutions to do the same and requests Institutions’ full support if Fidelity has questions or concerns in relation to any customer activity.

<sup>1</sup> For further information please see [www.cssf.lu](http://www.cssf.lu)



## 21. Contacting Fidelity International's European CRM Team

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### BY MAIL

FIL (Luxembourg) S.A.  
Continental Europe Service Centre  
2a, rue Albert Borschette  
BP 2174  
L-1021 Luxembourg

### BY FAX

+ 352 26 38 39 38

Country	Phone	Email
Austria	00 352 250 404 2400	crm.central.europe@fil.com
Belgium	00 352 250 404 2400	crm.benelux@fil.com
Croatia	00 352 250 404 2400	crm.central.europe@fil.com
Czech Republic	00 352 250 404 2400	crm.central.europe@fil.com
Denmark	00 352 250 404 2400	crm.northern.europe@fil.com
Finland	00 352 250 404 2400	crm.northern.europe@fil.com
France	00 352 250 404 2400	crm.france@fil.com
Germany	00 352 250 404 2400	crm.germany@fil.com
Hungary	00 352 250 404 2400	crm.central.europe@fil.com
Italy	00 352 250 404 2400	crm.italy@fil.com
Latin America	00 352 250 404 2400	crm.latam@fil.com
Luxembourg	00 352 250 404 2400	crm.benelux@fil.com
Malta	00 352 250 404 2400	crm.italy@fil.com
Middle East & South Africa	00 352 250 404 2400	crm.mesa@fil.com
Monaco	00 352 250 404 2400	crm.france@fil.com
Netherlands	00 352 250 404 2400	crm.benelux@fil.com
Norway	00 352 250 404 2400	crm.northern.europe@fil.com
Poland	00 352 250 404 2400	crm.central.europe@fil.com
Portugal	00 352 250 404 2400	crm.iberia@fil.com
Romania	00 352 250 404 2400	crm.central.europe@fil.com
Slovakia	00 352 250 404 2400	crm.central.europe@fil.com
Spain	00 352 250 404 2400	crm.iberia@fil.com
Sweden	00 352 250 404 2400	crm.northern.europe@fil.com
Switzerland	00 352 250 404 2400	crm.central.europe@fil.com
Any other country	00 352 250 404 2400	Fidelity.ce.crm@fil.com

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