

FinSA CLIENT INFORMATION

Information about the Federal Act on Financial Services

The Federal Act on Financial Services (FinSA) and the Ordinance on Financial Services (FinSO) introduced comprehensive duties to provide information, not only regarding financial services and instruments, but also regarding the financial service providers themselves.

In this regard we would like to draw your attention to the following:

Swiss Finance & Property Group AG is the holding company of a group dominated by a securities firm, which also comprises the following two wholly owned subsidiaries:

- Swiss Finance & Property Ltd, a non-account servicing securities firm
- Swiss Finance & Property Funds Ltd, a fund management company

All three companies of the SFP Group (hereinafter referred to as the "SFP Group") are subject to prudential supervision by the Swiss Financial Market Supervisory Authority FINMA.

The SFP Group offers the following services in particular for professional and institutional clients:

- Asset management
- Acquisition and sale of financial instruments
- Reception and transmission of orders relating to financial instruments

Swiss Finance & Property Funds Ltd also serves as the fund management company of collective investment schemes open to all investors in Switzerland.

You can contact the SFP Group and the supervisory authority as follows:

FinSA

Swiss Finance & Property Group AG
Swiss Finance & Property Ltd
Swiss Finance & Property Funds Ltd
Seefeldstrasse 275
8008 Zurich
info@sfp.ch | +41 43 344 61 31

Swiss Financial Market Supervisory Authority
FINMA
Laupenstrasse 27
3003 Bern
info@finma.ch | +41 31 327 91 00

Consequences for clients of the SFP Group

Client segmentation

The FinSA obliges financial service providers to assign their clients to one of the three following segments: retail clients, professional clients or institutional clients.

The following table sets out the effects of this segmentation on the protection afforded to clients in the context of the supervisory rules of conduct applied by the SFP Group when offering financial services and financial instruments (without claiming to be comprehensive):

	Retail client	Professional client	Institutional client
You can find general regulatory information about the SFP Group and its services on the Internet at www.sfp.ch	Yes	Yes	Yes
On its website, the SFP Group provides its clients with a key information document and/or prospectus where this is required for a specific financial instrument.	Yes	No (only on request)	No (only on request)

FinSA

You have access to investment funds that are open to all investors.	Yes	Yes	Yes
You have access to investment funds that are only open to qualified investors as defined by the Collective Investment Schemes Act (CISA).	No	Yes	Yes
For transactions carried out by the SFP Group on instructions of the client and without providing any advisory services (execution-only transactions), the SFP Group only provides this information if it is available.	Yes	No (only on request)	No (only on request)
The SFP Group undertakes to ensure in the execution of its clients' orders that the best possible outcome is achieved.	Yes	Yes	No

FinSA

Unless you have been informed otherwise by the SFP Group, you have been assigned to the retail client segment and enjoy more comprehensive protection as described in the above table. If you meet the required conditions, in particular with regard to the amount of your financial assets, knowledge and experience, you can apply in writing to be assigned to the professional client segment in order to gain access to a broader range of financial instruments. A change in client segmentation automatically entails a change in the level of investor protection.

Information about financial instruments

Financial services and transactions involving financial instruments are associated with opportunities as well as risks. It is therefore important for you to know these risks before making use of a financial service or taking an investment decision.

The most recent version of the brochure "Risks Involved in Trading Financial Instruments" published by the Swiss Bankers Association contains general information about financial services and financial instruments. Please read this brochure carefully before signing a contract or taking an investment decision. Please address all questions to your client advisor.

[Link to brochure: Risks Involved in Trading Financial Instruments \(2023\)](#)

Best execution

With regard to the requirements for best execution and broker selection, the SFP Group has adopted procedures to ensure the best possible outcome when trading in financial instruments. In order to achieve the best possible outcome for a transaction, the SFP Group generally considers the following factors:

- Price
- Cost
- Speed and probability of execution and settlement
- Scope and type of order
- Other factors relevant for the execution

FinSA

These factors are weighted according to the relative importance given to them by the SFP Group in the context of a transaction. The following criteria are decisive:

- Objectives, investment policy and specific risks associated with the investment portfolio
- Order profile
- Profile of the investment portfolio
- Profiles of the execution venues to which the order can be sent

The SFP Group selects the execution venue that gives rise to the assurance that best execution in acknowledgement of the above criteria can be expected.

The SFP Group regularly monitors the effectiveness of these requirements. Any shortcomings detected in the best execution process must be eliminated without delay.

Ombudsman

If your expectations should for once not be met, we would ask you to contact your client advisor so that a solution to your problem can be found.

If you should not agree to the proposed solution, you can contact an independent and neutral intermediary. Swiss Finance & Property Group AG, Swiss Finance & Property Ltd and Swiss Finance & Property Funds Ltd are affiliated with the independent Ombudsman's Office for Financial Service Providers (OFD), which is recognised by the Federal Department of Finance. Legal disputes regarding legal claims between clients and financial institutions should be resolved by way of a conciliation procedure chaired by the ombudsman whenever possible.

Contact details for the Ombudsman's Office for Financial Service Providers (OFD):

Ombudsman's Office for Financial Service Providers (OFD)

Bleicherweg 10

8002 Zurich

ombudsmann@ofdl.ch | +41 44 562 05 25

* * * * *

FinSA

August 2023