

## INFORMATION ON THE FINANCIAL SERVICES ACT (FinSA)

### 1. SCOPE OF THE FINSA

The Swiss Financial Services Act (FinSA) came into force on 1 January 2020. The main objective of the FinSA is to increase investor protection by introducing additional information and documentation requirements in the provision of financial services. As Client<sup>1</sup>, the FinSA applies to you if we are your provider of financial services, including securities, derivatives or forward transactions, without any further involvement on our part (execution only).

The scope of investor protection depends on the classification of Clients as retail Clients, professional Clients or institutional Clients. Unless otherwise notified by BG (Suisse) Private Bank SA (the "Bank"), the Client will be classified as a retail Client, which will enable them to benefit from the highest level of protection. If you wish to be transferred to another Client segment, please contact your Private Banker.

The obligations of the FinSA in terms of information and documentation are for the most part fulfilled by the Bank through its financial services framework.

### 2. REGULATORY STATUS OF THE BANK AND SUPERVISORY BODY

As a banking institution, we are subject to the Swiss Banking Act; the competent supervisory body is the Swiss Financial Market Supervisory Authority (FINMA).

You can obtain the Bank's and FINMA's contact details from your Private Banker or online at [www.bgsuissebank.ch](http://www.bgsuissebank.ch).

### 3. OMBUDSMAN SERVICE

Meeting our Clients' needs is our top priority. In the event that we are unable to fully meet your expectations, we kindly ask you to contact us so that we can find a way to resolve the issue.

If we still cannot reach an agreement, you can turn to a Swiss Banking Ombudsman, i.e. an information and neutral mediation body at a moderate cost or free of charge. As a rule, the ombudsman only intervenes after the bank has received and responded to a written complaint from the Client.

Contact details of the competent ombudsman and further information on the complaints procedure can be obtained from your private banker or online at [www.bgsuissebank.ch](http://www.bgsuissebank.ch).

### 4. INFORMATION ON COSTS

Both the Bank and third parties (e.g. fund managers) may charge costs and fees for the provision of financial services. A distinction is generally made between costs and fees charged directly to the account and those that reduce the return on a financial instrument. A complete overview of costs and fees charged by the Bank and third parties is available from the Bank. The costs and fees of financial instruments issued by the Parent Company and the Bank's direct and indirect subsidiaries, as well as by independent third parties, are set out in the respective prospectuses available from your Private Banker.

Upon specific request, you may be made aware of the costs before each transaction; a summary of financial transactions and their costs may be included in your statement of assets. Your Private Banker is available for further information.

### 5. INFORMATION ON RISKS

Every financial transaction involves opportunities and risks. It is important that you are aware of these risks before using a financial service or taking part in a financial transaction.

The brochure "Risks Involved in Trading Financial Instruments" published by the Swiss Bankers Association (SBA), contains important information on the risks involved in this sort of transactions. Please read this information carefully and contact your Private Banker if you have any doubts.

The brochure is available at [www.bgsuissebank.ch](http://www.bgsuissebank.ch) or can be requested from your Private Banker.

### 6. PRODUCT INFORMATION

In addition to the brochure "Risks Involved in Trading Financial Instruments", specific information brochures are available for a large number of financial instruments. If made available by the provider, these documents can be found on our website at [www.bgsuissebank.ch](http://www.bgsuissebank.ch) or via your Private Banker.

### 7. CLIENT CLASSIFICATION

As mentioned above, according to the FinSA the Bank is required to assign its Clients to one of the following three segments: Retail Clients, Professional Clients and Institutional Clients. For further information on the classification of Clients and its consequences, as well as on possible options in this regard, please consult our information brochure on the classification of Clients under the Financial Services Act (FinSA).

### 8. CONFLICTS OF INTEREST

The Bank's various business activities may give rise to conflicts of interest. The Bank has taken appropriate measures to avoid conflicts of interest and protect users from any inconvenience. These include information barriers, rules on personal account trading, on external business interests and on gifts and entertainment, and policies on the allocation of new issues to Clients and on the independence of financial research.

For further information on conflicts of interest in general, please see our information leaflet on the topic. In particular, for further information on Monetary and Non-Monetary Benefits, please consult our information brochure on this subject.

<sup>1</sup>The singular form encompasses the plural form