

Loyal Finance AG
Gessnerallee 38
8001 Zurich



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www.loyalfinance.ch

Duty to provide information according to the Financial Services Act (FinSA)

Introduction

Please note that the general information below may not be complete and may be subject to updates over time. Should you have any questions and/or require further information, please contact your client adviser or call us on +41 (0)44 215 50 90.

1. Information on Loyal Finance AG

Founded in 1991, Loyal Finance AG (LF) is subject to supervision by FINMA in accordance with the Financial Institutions Act (FinIA). It is authorised as a manager of collective assets and provides the following financial services:

- Asset management
- Management of collective assets
- Investment advice/Advisory

Contact details of the Swiss Financial Market Supervisory Authority (FINMA)

Laupenstrasse 27
3003 Bern
+41 (0)31 327 91 00

LF is registered as a public limited company under Swiss law in the Commercial Register of the Canton of Zurich. The company only has offices at its head office and is not listed on the stock exchange.

Contact details of Loyal Finance AG

Gessnerallee 38
8001 Zurich
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LF is a subsidiary of Banque Cantonale de Genève (BCGE), which has held the majority of the shares since 2019 and will hold all of them as of 2023.

Contact details of BCGE

Quai de l'Île
P.O. Box 2251
1211 Geneva 2
+41 (0)58 211 21 00
info@bcge.ch

2. Information on financial services

LF provides only a limited number of financial services as defined by the Financial Services Act:

Asset management:

On the basis of an asset management mandate, the client entrusts LF with the management of his assets, which are deposited with a custodian bank. LF exercises the mandate at its own discretion, within the framework of its investment policy, but in accordance with the investment strategy chosen by the client and in compliance with any contractual restrictions. For this type of mandate, it is LF that takes the investment decisions. Throughout the entire term of the mandate, LF checks that the strategy chosen by the client also corresponds to the risk level of the client's portfolio.

Management of collective assets:

In 2007, LF was authorised by FINMA as an asset manager of collective investment schemes. This authorisation was required under the new Collective Investment Schemes Act (CISA). LF takes its own investment decisions and manages the funds' assets in accordance with the management mandates and legal requirements.

The various strategies and associated risks are outlined below:

Investment objective	Average historical volatility level	Corresponding investment strategy
Market performance Single currency	Low volatility	Semi-passive
Active mandate Single currency	Slightly higher volatility	Active
Credit mandate	High volatility for bonds	Credit
Active mandate Multi-currency	High volatility for bonds	Active Multi-currency

Investment advice/Advisory:

- Global investment advice:
LF provides this service as part of an investment advisory mandate taking into account the client's entire bond portfolio. LF recommends one or more financial instrument(s) for this type of service and the client makes the final investment decision. Throughout the entire term of the mandate, LF checks that the strategy chosen by the client also corresponds to the risk level of the client's portfolio. The risks associated with the strategies are outlined in the table above.
- Investment advice on one-off transactions:
LF recommends one or more financial instrument(s) for this type of service and the client makes the final investment decision. LF verifies the appropriateness of the recommended transaction(s). LF offers no subsequent follow-up.

3. Information on costs

LF informs its clients of the costs associated with the financial services it provides. LF does not benefit from any hidden costs.

4. Information on risks

LF informs its private clients and, if necessary, its institutional and professional clients of the risks associated with the financial instruments used.

Further information can be found in the brochure "Risks Involved in Trading Financial Instruments" from the Swiss Bankers Association at <https://www.swissbanking.ch/en/downloads>, which LF will provide on request.

5. Information on financial instruments

Basic Information Sheet (BIF)

Private clients are provided with a basic information sheet for each personal recommendation to purchase financial instruments (investment advice), depending on the financial instrument and provided that the issuer provides one.

For bond investments other than options, we are under no obligation to provide a basic information sheet, but we will be more than happy to answer any questions you may have about bonds or other matters.

Prospectus

On request, private clients are provided with a prospectus for each personal recommendation to purchase financial instruments (investment advice), depending on the financial instrument and provided that the issuer provides one.

The issuer is responsible for the publication of the prospectus as part of a public offer or a request for admission to trading on a trading platform. This document contains information on:

- the issuer and on the guarantor or collateral provider,
- securities offered to the public or intended for trading on a trading platform, including the rights, obligations and risks involved for investors,
- the offer, including the distribution method and the estimated net proceeds of the issue.

6. Economic relations with third parties in connection with the financial services offered

LF receives no remuneration other than the commissions contractually agreed with the client (in particular no retrocessions).

7. Information on the market offer taken into consideration

The market offer taken into consideration by LF when selecting financial instruments also includes financial instruments of LF's parent company BCGE (contractual exclusion is possible, however).

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8. Information on the possibility of initiating a mediation procedure

If you are dissatisfied with the financial services provided by LF, please contact your client adviser or call us on +41 (0)44 215 50 90.

If, however, we are unable to find an amicable solution, you can contact the Board of Directors. As long as LF does not have clients classified as private clients, it is not affiliated to an ombudsman.

The information contained in this document complies with the obligation to provide information in accordance with the Federal Act on Financial Services of 15 June 2018 (950.1 – FinSA, articles 8 and 9) and its Ordinance of 6 November 2019 (950.11 – FinSO, articles 6 to 15). This document does not constitute a contractual agreement or advertising.