

INFORMATION ON THE FINANCIAL SERVICES ACT

The Financial Services Act (FinSA) came into force on 1 January 2020. Its purpose is to strengthen investor protection and establish comparable standards for financial services providers. FinSA requires compliance with certain rules of conduct, including the duty to inform. In this respect, in accordance with the obligations introduced under Articles 8 and following of FinSA, Swissential SA ("SE") informs the Client of the following:

Name, address, and contact details of SE

Swissential SA
Chantavril 2-4
1260 Nyon
Switzerland
T : +41 22 786 20 20
Email : info@swissential.com
Website : <https://swissential.com>

Contact details of the supervisory organisation

SE is affiliated to OSIF, the supervisory organisation of the "Association Romande des Intermédiaires Financiers" (ARIF)
Rue de Rive 8
1204 Geneva
Switzerland
T : +41 22 580 39 39
Email : welcome@osif.ch

Activity and supervisory regime

SE is a portfolio manager as defined under Article 17 para 1 of the Financial Institutions Act (FinIA). As such, SE is subject to supervision by a supervisory organisation and must be authorised by the Swiss Financial Market Supervisory Authority (FINMA).

Contact details of the FINMA

Swiss Financial Market Supervisory Authority (FINMA)
Laupenstrasse 27
3003 Bern
Switzerland
T : +41 31 327 91 00
F : +41 31 327 91 01
Email : info@finma.ch

Financial Services offered

SE offers the following financial services:

Portfolio management services

The client entrusts SE with the discretionary management of his assets. SE first enquires about the client's investment knowledge and experience, his financial situation, and his investment objectives. Based on this information, SE establishes the client's risk profile and defines with him the suitable investment strategy (assessment of suitability of the financial service). SE then makes investment decisions in accordance with the investment strategy agreed with the Client and any potential instructions from the Client.

Investment advice services taking account of the client's portfolio

Within the framework of a comprehensive investment advice mandate, SE considers the client's financial situation and investment objectives as well as his knowledge and experience. Based on the information obtained, SE establishes the client's risk profile and defines with him the suitable investment strategy (assessment of suitability of the financial service). The client manages his own assets and makes his own decisions based on SE's advice and delegates the execution of his instructions to SE.



Client segmentation

According to FinSA, a financial service provider is required to categorise each of its clients as a retail client, a professional client, or an institutional client. The level of protection of each client and the extent of the financial service provider's obligations depends on this categorisation but also on the type of financial service offered. Thus, while the rules of conduct defined under FinSA are fully applicable to a retail client and offers him a high level of protection, they apply less intensively to a professional client and does not apply to transactions involving an institutional client. Moreover, certain products may be reserved to professional and institutional clients. If certain conditions are met, FinSA also allows a client to request a change of client category to benefit from a more or less intensive protection ("*opting-in/out* regime").

Pursuant to the possibility offered under FinSA, SE has decided to refrain from client segmentation and to treat all its clients as retail clients, offering them the highest level of protection. The clients understand and accept that this may prevent them to access financial instruments dedicated to professional clients.

Retail clients with a discretionary portfolio management mandate or an advisory mandate will further be considered qualified investors under the Collective Investment Schemes Act (CISA), provided they have not declared in writing that they do not wish to be treated as such.

Information on risks

Investing in financial instruments involves risks. These risks are explained in the brochure « Risks Involved in Trading Financial Instruments » published by the Swiss Bankers Association (Swissbanking) that the Client has received. This brochure can also be downloaded on the Swissbanking website via the following link:

<https://www.swissbanking.ch/fr/telechargements>

Pricing information

SE's fees are included in the mandate concluded with the Client.

Economic relations with third parties with regards to the financial services offered

SE does not have any economic relationships with third parties that would allow it to receive benefits (e.g. remuneration) and that could therefore give rise to conflicts of interest towards the Client in connection with the financial service provided to him.

Conflicts of Interest

SE commits to avoid any situation giving rise to a conflict of interest which may harm the Client's interests. Should a conflict nevertheless arise, SE will immediately inform the Client about it.

Mediation proceedings

Mediation proceedings may be initiated at any time with the Ombudsman's office to which SE is affiliated, Financial Services Ombudsman (FINSOM)

Avenue de la Gare 45

1920 Martigny

Switzerland

T : +41 27 564 04 11

Email : info@finsom.ch

Website : <http://finsom.ch/fr/>

