

## Client Information

This document provides information on Bank Vontobel Europe AG ("Vontobel Europe" or "We") and the services offered by its Client Unit Platforms & Services.

### 1. Information about Bank Vontobel Europe AG

#### Company and address

Bank Vontobel Europe AG  
Alter Hof 5  
D-80331 Munich  
Germany  
Phone: +49 89 411 890 0

Bank Vontobel Europe AG  
Frankfurt am Main Branch  
Bockenheimer Landstraße 24  
D-60323 Frankfurt am Main  
Germany  
Phone: +49 69 695 99 60

Bank Vontobel Europe AG  
London Branch  
Third Floor  
22 Sackville Street  
London W1S 3DN  
United Kingdom  
UK Establishment Number: BR017424

"Vontobel Europe" and "Bank Vontobel Europe AG, London Branch" are the names of Bank Vontobel Europe AG's UK establishment.

### 2. License and Competent Supervisory Authority

Bank Vontobel Europe AG was granted a full banking license by the BaFin pursuant to Section 32 of the German Banking Act (*Kreditwesengesetz – KWG*).

Bank Vontobel Europe AG is subject to supervision by the German Federal Financial Supervisory Authority (*Bundesanstalt für Finanzdienstleistungsaufsicht – "BaFin"*) and, as regards its London Branch, subject to limited regulation by the *Financial Conduct Authority (FCA)* and the *Prudential Regulation Authority (PRA)*. Details about the extent of our authorisation and regulation by the FCA and PRA are available from us on request.

The BaFin may be contacted at Graurheindorfer Straße 108, 53117 Bonn, Germany (Banking Supervision) and Marie-Curie-Straße 24-28, 60439 Frankfurt am Main, Germany (Securities Supervision) or website <https://www.bafin.de>.

Bank Vontobel Europe AG is a member of the Federal Association of German Banks (*Bundesverband deutscher Banken*) and is affiliated to its deposit insurance scheme, the German Banks Compensation Scheme (*Entschädigungseinrichtung deutscher Banken GmbH – EdB*).

Information regarding the extent of the compensation provided by this scheme is available on the website <https://www.edb-banken.de/en>.

### 3. Information on the Services and Financial Instruments Offered

Services and financial instruments are offered by Vontobel Europe generally through the client unit "Platforms & Services".

Platforms & Services focuses on the investment brokerage and proprietary trading services to professional clients and eligible counterparties.

The main tasks of Platforms & Services include identifying and approaching potential institutional clients (especially banks and savings banks as well as asset managers) with potential in the wealth management business (B2B4C) and the ongoing presentation of financial instruments to these clients. In this context, Platforms & Services concentrates on securitized derivatives (structured products) issued by Vontobel group companies and the operation and marketing of a platform for the individual design of securitized derivatives, including third party issuers.

### 4. No Investment Advice

We do not provide any investment advice to clients. We conduct purchase or sale transactions in non-complex financial instruments as execution only at your request.

We enable you to conduct transactions in complex financial instruments (e.g. structured products) without providing investment recommendations (non-advised business).

In accordance with your classification as a professional client or an eligible counterparty, we have the understanding that you have the necessary knowledge and experience to understand the risks associated with the service or financial instrument in question.

In particular, we do not assess whether you are financially able to bear the investment risks associated with the service and/or the financial instrument.

Furthermore, we do not provide any advice to the client on tax or legal matters.

### 5. Client Classification

We classify each of our clients either as a "professional client" or as an "eligible counterparty".

We informed you about your classification. You may apply for a different status, but we reserve the right to reject such application.

You should be aware that the rules and regulations in force provide less protection to professional clients than to private clients, and that eligible counterparties are given less protection than professional clients.

Please notify us immediately in writing if you are no longer covered by the definition we have assigned to you.

## 6. Inducements

### Inducements we may receive

Inducements are monetary or non-monetary benefits that we may receive from a third party in relation to the provision of an investment or ancillary service. Such benefits are agreed separately, regardless of the business relationship with you. Fees that you pay directly to us, such as advisory, custody or transaction fees (including any transaction and structuring fees that may be included in the issue price of a financial instrument), are not benefits.

The brokerage fees charged are designed and proportionate to the provision of efficient and high quality infrastructure for the purchase and sale of financial instruments.

### Inducements we may pay

If an investment or ancillary service is received by us through a third party acting as agent, we may pay such third party a fixed agency fee or part of its income from this business or service relationship.

## 7. Communication Tools and Language

You can communicate with us in person, by phone or in text form (letter, fax or email) in English or (except for London Branch) in German, unless otherwise agreed.

## 8. Call Recording and Electronic Communication

We are obliged to record oral or electronic communication connected to a transaction, including communication with clients, which is related to such transaction.

Transaction-related communication by phone cannot always be identified as such in advance and may be part of a general conversation. Therefore, we record all phone conversations. Consequently, we cannot accept any transaction-related communication with you via channels where we cannot record the communication (e.g. external instant message services). Records shall be stored on a durable data carrier in such a way as to ensure appropriate confidentiality and security against manipulation.

By entering into a business relationship with us or by contacting us orally or electronically, you agree to the recording and storage methods described. You are entitled to request a copy of your records for a service fee.

## 9. Potential Conflicts of Interest

Above all, conflicts of interest can arise through various areas of activity and services, as well as through collaboration with affiliated undertakings.

Potential and actual conflicts of interest within the meaning of this information may result, for example, between us, other companies of the Vontobel group, our management, our

employees or other persons who are associated with us, and our customers, or between our customers.

To prevent extraneous interests from influencing our services and having a negative impact on the interests of our customers, we and our employees have dedicated ourselves to compliance with laws and regulations as well as high ethical standards.

The *Conflict of Interest Policy* is attached to this document. You can also find it on the website <https://www.vontobel.com> (section <MiFID>).

## 10. Information on Execution Venues

Information on our execution venues can be found in our *Execution Principles*. This document is available on the website <https://www.vontobel.com> (section <MiFID>).

## 11. Costs and Charges

The prices for our services are agreed upon with you on a case-by-case basis.

## 12. Complaints

If you have any complaint please notify your relationship manager who will respond to you in reasonable time.

Alternatively, you may also contact [clientcomplaints@vontobel.com](mailto:clientcomplaints@vontobel.com).

## 13. Other

We would like to point out that in case of financial instruments that are offered to the public, the securities prospectus can be requested from the offeror as a printed version and is generally available on the offeror's website.

Currently, there are no contractually bound agents active for us.

We will inform you regularly about any necessary changes to the above-mentioned information. The document is also published on the website <https://www.vontobel.com> (section <MiFID>).