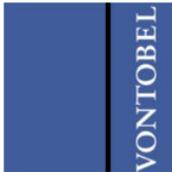


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Vontobel is the first provider in Germany to launch a new fin-tech solution called „mein-zertifikat.de“ allowing investment advisors as well as private investors to create, order and then invest in individual structured products in real time

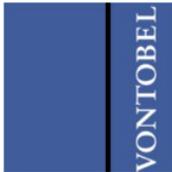
The introduction of „mein-zertifikat.de“ (my-structured-product.de) signifies a paradigm change from a provider market to a demand market for customised investment products in Germany. At the same time, „mein-zertifikat.de“ creates transparency, comparable prices and customised solutions for everyone in the structured products market. The launch of this new fin-tech solution is another milestone in Vontobel's platform strategy.

Vontobel is introducing a new open digital platform with „mein-zertifikat.de“ in Germany allowing advisers of banks and savings institutions and asset managers as well as private investors to issue discount certificates, capped bonus certificates and reverse convertibles according to customised needs on the basis of market data and simulations in real time on each trading day.

Once the client has received an indicative product offer from a provider, then the new issue request for the structured product can be issued through the platform. After the confirmation of the issue trading at the stock exchanges in Frankfurt and Stuttgart will be available after only approx. 30 minutes. This service is web-based and free of charge. There is no minimum purchase requirement for users. The first digital platform, „mein-zertifikat.de“ opens up new horizons not only for private investors. It is also possible for B2Bs and B2Cs to design and sell customised certificates in real time.

Roger Studer, Head of Vontobel Investment Banking, says, Vontobel is revolutionising the market for structured products in Germany with „mein-zertifikat.de“. „Everyone is now able to order their own individually customised certificate as desired and can then purchase it subsequently at the stock exchange. Various product alternatives can be calculated in real time. This eliminates the previously often cumbersome and time-intensive search in existing product offerings. Investment advisors will be able to increase the quality of their advice and can provide their clients with a customised structured product and a new client experience. Self-decision-making private investors in turn can become familiar in detail with the variety the certificate spectrum has to offer before making an investment.“

In the opinion of Dr. Wolfgang Gerhardt, Head of Financial Products Germany, the „mein-zertifikat.de“ user will profit from the platform offering every investor the option of trading like a professional.



“The new platform combines innovation and tradition. Advisors and investors will be able to enjoy a new freedom in selecting products by designing a customised product based on their preferences. For the actual investment, they can then efficiently draw on the decades of proven processes for the purchase of securities at the stock exchange.”

„mein-zertifikat.de“ was designed for the German market on the basis of deritrade® technology, developed by Vontobel and proven over many years in Switzerland. In particular, German banks and savings institutions, asset managers and private investors will have access to the deritrade® SmartGuide function, the first decision-making instrument worldwide based on smart and crowd data to purchase structured products, which was introduced for banks and professional asset managers in Switzerland late last year. This allows users to compare their own investment ideas in a larger context which significantly simplifies the decision-making process.

The „mein-zertifikat.de“ platform will be expanded to a multi-user one by providing their products to further issuers in Germany.

The service will go live on 30 August and will initially encompass reve4rse convertibles, discount and capped bonus certificates. Advisors and private investors can register right now at www.mein-zertifikat.de and request their access data for the new service.

Vontobel

Vontobel's mission is to protect and build the wealth our clients have entrusted to us over the long term. Specializing in active asset management and tailor-made investment solutions, we provide responsible and forward-looking advice. In doing so, we are committed to Swiss quality and performance standards. With their good name, our owner families have stood by these principles for generations. As of 30 June 2016, Vontobel held around CHF 180 billion of client assets. Over 1,500 employees worldwide provide first-rate, customized services for clients with an international focus. The registered shares of Vontobel Holding AG are listed on the SIX Swiss Exchange. The Vontobel families and the Vontobel Foundation hold the majority of shares and votes in the company. www.vontobel.com

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