

Client Information

Information about Bank Vontobel Europe AG

Company and address

Bank Vontobel Europe AG
Alter Hof 5
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Germany
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Bank Vontobel Europe AG
Frankfurt am Main Branch
Bockenheimer Landstraße 24
D-60323 Frankfurt am Main
Germany
Phone: +49 69 695 99 60

License and Competent Supervisory Authority

Bank Vontobel Europe AG ("**Vontobel Europe**") 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"*).

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

Vontobel Europe 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>.

Information on the Services and Financial Instruments Offered

Services and financial instruments in the context of structured products (certificates and structured bonds) are offered by Vontobel Europe Frankfurt Branch generally through its unit Structured Solutions, hereinafter also referred to as "we".

Services are offered in the areas of proprietary trading and financial commission business for professional clients and eligible counterparties.

These services mainly include the marketing of securitized derivatives (structured products) issued by companies of the

Vontobel group as well as market making for products listed in the EU (EEA).

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.

We do not provide any advice to the client on tax or legal matters either.

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.

Inducements

Inducements received from Vontobel Europe

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 paid by Vontobel Europe

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.

Communication Tools and Language

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

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.

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>).

Information on Execution Venues

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

Costs and Charges

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

Complaints

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

Alternatively, you may also contact zertifikate.de@vontobel.com.

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>).