

# BERGOS

## INFORMATION ON FINSA CLIENT CATEGORISATION

According to the Swiss Financial Services Act (FinSA), financial service providers have to assign their clients to a client segment (retail client, professional client or institutional client). If there are several clients who are beneficiaries of the assets, the client segment that provides the highest client protection has to be assigned.

Bergos AG assigns its clients either to the retail client segment or the professional client segment and does not maintain a separate client segment for institutional clients. This means that institutional clients receive the same protection as professional clients.

Without further notification from us you will be automatically assigned to the retail client segment.

The following table<sup>1</sup> shows you the consequences of the assignment with regard to investor protection:

CODE OF CONDUCT	RETAIL CLIENT	PROFESSIONAL CLIENT
Appropriateness and suitability check: For investment advice, depending on the type, we conduct an appropriateness or suitability check and for asset management a suitability check.	YES	LIMITED <sup>2</sup>
We document your investment needs and the reasons for our recommendations and send you the documentation on request.	YES	YES, IF NO WAIVER
You have access to funds for qualified investors according to the Collective Investment Schemes Act.	LIMITED <sup>3</sup>	YES
We provide you with a Key Information Document (KID) within our investment advice for the acquisition of certain financial instruments and for execution only transactions if available.	YES	YES, IF NO WAIVER
We are obliged to execute your securities transactions (buy/sell) in the best possible manner (best execution).	YES	YES

<sup>1</sup> This table shows only the requirements under FinSA with regard to the client categorisation. Other requirements of FinSA as well as additional regulatory or contractual agreements remain.

<sup>2</sup> Limited appropriateness and suitability check: The bank assumes the relevant knowledge and experience for professional clients and will therefore not conduct an appropriateness check in general. Furthermore, the bank reserves the right to conduct a limited suitability check (limited to investment goals), as generally it can be assumed that the professional client can bear the investment risks associated with the financial service.

<sup>3</sup> Qualified investors may include retail clients for whom a FINMA regulated financial intermediary or a foreign financial intermediary that is subject to equivalent prudential supervision provides portfolio management or investment advice within the scope of a permanent portfolio management or investment advice relationship, provided they have not declared in writing or in another form demonstrable via text that they do not wish to be treated as such.