Julius Bär

INVESTMENT ADVICE

Information for consumers pursuant to the Law of 8 March 2023 on the accessibility for products and services, as amended

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With this information Bank Julius Baer Europe S.A. (the "Bank", "we", "our") meet the requirements of section 15 (2) of the Luxembourg Law of 8 March 2023 on the accessibility for products and services, as amended (the "Accessibility Act"). This law is transposing Directive (EU) 2019/882 of the European Parliament and of the Council of 17 April 2019 on the accessibility requirements for products and services into Luxembourg law. The Accessibility Act aims to ensure accessibility of products and services offered by companies. This means that companies must enable all consumers to access the products and services offered. The goal is to ensure that all consumers can equally participate in society.

Please note: This information is intended to explain our investment advice service in a clear manner. It is not legally binding. Only your contract documents are legally binding.

This information is divided into four parts:

Part 1 contains specific information.

Here we explain investment advice and our services in connection with investment advice.

Parts 2, 3 and **4** contain general information.

- Are you not satisfied with our services?

  In **Part 2**, we will inform you about the options you have if you have a complaint.

- Would you like to know how we meet the requirements of the Accessibility Act with our services?

  In **Part 3**, we inform you about the accessibility features of our services.

- Do you have problems with the accessibility of our services?

  In **Part 4**, we tell you who you can contact in this case. Here you will find details of the responsible market surveillance authority.

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1 EXPLANATION OF OUR SERVICES

In this section, we explain investment advice and our associated services. We will inform you about the main features and how investment advice works.

1.1 What is investment advice?

In our investment advice, we give you recommendations on financial instruments.

The following options are available:

- **Buy:** We recommend that you buy a financial instrument.
- **Sale:** We recommend that you sell a financial instrument.
- **Hold:** We recommend that you do not sell a financial instrument (but continue to hold it).
- **Do not buy:** We recommend that you do not buy a financial instrument.

As part of our investment advice, we take your financial situation and your personal ideas into account. You will receive a declaration of suitability from us with every consultation. This is a document in which we explain how our recommendation suits you. In the end, you decide for yourself whether you want to follow our recommendation.

Please note: Our recommendation is only valid at the time of the consultation. We will only review the recommendation later if we have agreed this with you in advance. If you have purchased financial instruments, you must therefore monitor their performance yourself.

1.2 What are financial instruments?

The term "financial instruments" is used in laws relating to banks. For example, it appears in the Luxembourg Law of 5 April 1993 on the financial sector. Financial instruments i. a. include:

- Securities, for example shares, bonds, certificates and warrants,
- Shares in investment funds
- Derivatives

1.3 What is the investment advice process?

Investment advice usually comprises four steps:

1. **Agreement:** Before the Bank is able to provide you investment advice, you need to agree an Advisory Contract with us.

2. **Collection of information:** We need certain information from you in order to provide you with investment advice. We ask you for certain personal data and your wishes regarding the investment of your assets. This is required by law: We are not allowed to advise you without your details. The information you provide helps us to understand your interests and needs.

   We need the following information from you:

   - Financial situation (What is your income? What are your expenses? What are your assets?)
   - Loss-bearing capacity (What financial losses could you bear?)
   - Investment goals (What do you want to achieve by investing your assets? For example: long-term wealth creation)
   - Investment horizon (For what period do you want to invest your money?)
   - Risk appetite (What financial risks do you want to take? For example: fluctuations in value, losses)
   - Sustainability preferences (Should sustainability criteria be taken into account when investing your assets? For example: investments that contribute to achieving an environmental goal)
   - Experience and knowledge in investing assets in financial instruments / Experience and knowledge in services related to financial instruments

3. **Recommendation:** Based on your information, we will give you recommendations on financial instruments. However, we will only give you a recommendation if it matches your information.

   We will provide you with information about the recommended financial instruments, either verbally or through information sheets. Examples of information sheets are the product information sheet for shares and bonds or key information sheets for investment funds.

4. **Documentation:** In the final step, you will receive a written summary of our recommendation, the suitability statement. This summary includes our recommendation and an explanation of how it suits you.

In the end, it is up to you to decide whether you want to follow our recommendation.

In addition, before you buy or sell a financial product, we need to make sure you are able to understand the nature and risks associated with a financial instrument before placing the order. If a financial instrument for which you have placed an order is deemed to be inappropriate for you, or if the necessary information to assess the appropriateness is missing, we will warn you accordingly. It is at your discretion to refrain from making the trade or to proceed in spite of the warning. We reserve the right to decline to proceed if we deem such action necessary in your best interest of the client. With regard to checking knowledge and experience, the assessment will be based on the information given by the person giving an order or receiving the recommendation.

1.4 What costs do you incur for investment advice?

For investment advice you pay us fees which are outlined in the Schedule of Prices and Services of the Bank. Moreover, you will usually receive cost information from us. This contains an overview of the costs and follow-up costs associated with buying, holding and selling a financial instrument. The cost information may also contain information that we receive a payment from third parties in connection with the purchase of a financial instrument. This may, for example, be a payment from a fund company.

1.5 Is there a contract term?

The Advisory Agreement is concluded for an indefinite period of time. It can be terminated from you and the Bank at any time without the need provide any reasons.

You furthermore conclude the deposit agreement with us for an indefinite period. You can terminate the deposit agreement at any time without providing any reasons with a notice period of one month. Further information can be gathered in the Bank's General Business Conditions.

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1.6 Is there a right to withdrawal?

You can revoke the Advisory Agreement within 14 days. However, this only applies if the contract was concluded as a distance selling transaction, for example via the Internet or telephone, or as an out-of-home transaction. In this case, you will receive certain legal information from us. The cancellation period begins after you have concluded the contract and have received all legal information on it.

Please note: There is no right of cancellation when buying or selling financial instruments.

2 YOUR OPTIONS FOR PROVIDING FEEDBACK OR FILING A COMPLAINT

We would be pleased to receive your feedback. Please address your feedback directly to your relationship manager, he is glad to be at your disposal. He is your direct contact person especially in case of further enquiries concerning advisory services, portfolio performance, transactions, banking services, pricing schedule, IT-systems etc. Many things can be solved non-bureaucratic and satisfying that way. Alternatively, if you have a complaint, please address it in written form to us by using one of the following communication channels:

Bank Julius Baer Europe S.A.
Attn. Complaint Management
14, rue Edward Steichen,
L-2540 Luxembourg
E-Mail: ComplaintManagement.Lux@juliusbaer.com

Furthermore, it is your discretion to address your complaint directly for the attention of our management board. In any case, please take care to communicate the following information together with your complaint:

- The reason for your complaint or a description of the identified mistake respectively
- Your contact data (name and address as well as your account number)

We will confirm the receipt of your written complaint within a maximum of 10 business days and we will take care of an answer as fast as possible, but not later than one month. If in particular cases it takes us more than one month to respond, we will inform you about this. If your complaint is relating to payment services, the Bank will provide feedback within 15 days.

If you are not satisfied with our response, you may refer your complaint directly to the Commission de Surveillance du Secteur Financier (CSSF):

The CSSF is competent to receive complaints from customers (natural or legal persons) of the professionals subject to its supervision and to act as an intermediary in order to seek an amicable settlement of these complaints. The CSSF acts in its capacity as alternative dispute resolution ("ADR") entity, notably pursuant to the European legislation relating to the out-of-court resolution of consumer disputes that was transposed into Luxembourg law and introduced into the Consumer Code in 2016. The CSSF is registered on the list of ADR entities within the meaning of Article L. 431-1 of the Consumer Code and on the list of ADR entities established and published by the European Commission. The complaints that are sent to the CSSF are handled by its legal department: "Legal Department Consumer Protection/Financial Crime" of the CSSF. The out-of-court resolution of disputes takes place on a voluntary basis and is free of charge. In order to facilitate the filing of a complaint, the CSSF publishes a complaint form on its website: https://www.cssf.lu/en/customer-complaints/. The complaint form can either be filed online or sent by mail, fax or email:

- by mail to the following address:

  Commission de Surveillance du Secteur Financier
  Département Juridique CC
  283, route d'Arlon
  L-2991 Luxembourg

- by fax using the following number:

  (+352) 26 25 1-2601

- by email to the following address:

  reclamation@cssf.lu

3 CHARACTERISTICS OF ACCESSIBILITY OF OUR SERVICES

You would like to know how we meet the requirements of the Accessibility Act with regard to our services? In this section, we will inform you about the characteristics of the accessibility of our services.

Background:

The Accessibility Act obliges us, among other things, to adhere to guidelines for accessible web content. These guidelines are intended to enable all people, especially those with disabilities, to access web content. The guidelines are based on four principles of accessibility:

- **Perceivability:** As many people as possible should be able to perceive information and IT functions. This means, that we, for example, ensure that for each image or graphic there is an alternative means of perception available, such as written text.
- **Operability:** As many people as possible should be able to use the IT functions. This means, for example, that we ensure our web content can be operated using an ordinary keyboard.
- **Understandability:** As many people as possible should be able to read and understand the web content clearly. For example, we offer our web content in simple and understandable language whenever possible
- **Robustness:** The web content must be compatible with so-called assistive technologies as far as possible. Assistive technologies include, for example, programmes for reading out or enlarging web content, but also for converting speech into text. This means, for example, that we ensure important standards for the use of assistive technologies are observed, such as the technical structure and labelling of the content.

We meet the requirements of the Accessibility Act by implementing these principles in our services.

3.1 Accessibility of services

The following describes the characteristics of the accessibility of our services in combination with investment advice:

- We can send you the Advisory Agreement by post or electronically as a PDF via email. Please contact your relationship manager and request that it will be sent to you through your preferred communication channel.

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– Additionally, we can also hand over the Advisory Agreement to you in person.

– For transmitting orders to buy or sell financial instruments to the Bank you either call your relationship manager or send an email, depending on which communication channel you have agreed with the Bank during the account opening process.

3.2 Accessibility of this information

The characteristics of accessibility of this information are as follows:

– We provide you with this information through various access channels, namely via a personal handover by your relationship manager or via the Bank's website (www.juliusbaer.com).

– The content of this information is written in clear language. The B2 level of the Common European Framework of Reference for languages (CEFR) is not exceeded.

Note: This does not apply to the actual service contract or the General Business Conditions (GBC) and pre-contractual information that are connected to the service contract.

– The layout of this information has a specific design, and the description of the typography used, e. g. the font, line length, line spacing and highlighting of important texts were chosen to be user-friendly.

3.3 Accessibility of documents related to our services

The characteristics of accessibility of documents related to our services (including this information) are as follows:

Documents are perceivable. This means:

– Documents have partly the format PDF-UA and/or are web-based. This format can be converted into other formats. They can be enlarged for better readability. Screen-readers can interpret the documents and read aloud the content on the screen. Therefore, the documents are available to you through several sensory channels.

4 COMPETENT MARKET SURVEILLANCE AUTHORITY

Do you have problems concerning the accessibility of our services? In this section we will inform you about who you can contact.

The competent authority in Luxembourg is called «Office de la surveillance de l'accessibilité des produits et services » (OSAPS)

OSAPS will, among other things, act as a reference point for accessibility. OSAPS will provide companies with guidelines, tools and advice to help them improve the accessibility of their products and/or services. In addition, any person can inform OSAPS of the non-compliance of a product or service.

If you have problems with our service, you can submit a complaint to the OSAPS. The OSAPS may then initiate legal measures against us. In your complaint, you can claim that we are violating a requirement of the Accessibility Act The contact details of the OSAPS are:

Surveillance authority for the accessibility of products and services (OSAPS)

13c, rue de Bitbourg
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E-Mail: info@osaps.etat.lu
Phone: +352 2477-6565

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