

## Financial Services Act (FinSA)

Basic information for clients of Bank CIC (Switzerland) Ltd.

The Swiss Financial Services Act (FinSA) came into effect on 1 January 2020 with a two-year transitional period. The main aim of the new act is to strengthen client protection by increasing the duties to provide information and keep records when providing financial services. Bank CIC will start implementing the new rules in the first quarter of 2021 in the advisory business.

Please find below important information on Bank CIC:

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### Bank CIC (Switzerland) Ltd. and its regulator

Bank CIC (Switzerland) Ltd. is a Swiss bank. Its business includes banking, financing, advisory, service and trading transactions. It is subject to the Swiss Banking Act (BankA) and is regulated by the Swiss Financial Market Supervisory Authority (FINMA).

#### Contact information for Bank CIC (Switzerland) Ltd.

Bank CIC (Switzerland) Ltd.  
Marktplatz 13  
P.O. Box  
4001 Basel  
+41 (0)61 264 12 00

#### Contact information for FINMA

**[finma.ch/en/contact](https://www.finma.ch/en/contact)**

Swiss Financial Market Supervisory Authority FINMA  
Laupenstrasse 27  
3003 Bern  
+41 (0)31 327 91 00

Bank CIC (Switzerland) Ltd. is a wholly-owned subsidiary of Crédit Industriel et Commercial, Paris.

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### Information about the Swiss Banking Ombudsman

Whenever there is an unresolved issue or problem, Bank CIC is keen to seek a solution together with its clients. We believe strongly that this is possible even when there are major challenges. If it proves impossible to reach a solution by mutual consent, you can contact the Swiss Banking Ombudsman. He is the ombudsman responsible for Bank CIC (Switzerland) Ltd. and runs a free and neutral information and mediation office where you can initiate mediation proceedings.

Swiss Banking Ombudsman  
Bahnhofplatz 9  
PO Box  
8021 Zurich

**[bankingombudsman.ch](https://www.bankingombudsman.ch)**

## Client classification

Under FinSA, clients of financial services providers are classified as private, professional or institutional. The extent of investor protection depends on this classification. In order to ensure the highest possible level of protection, all clients of Bank CIC are classified as private clients. The exception are financial intermediaries, who are classified as institutional clients.

Depending on your financial assets and your knowledge and experience, you can apply to be reclassified as a professional or institutional client and gain access to further financial products and services. Your relationship manager will be happy to help you on matters relating to classification.

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## Risk information

It is important for you to be familiar with and understand financial instruments so you can correctly assess their risks and opportunities.

The brochure [Risks Involved in Trading Financial Instruments](#) provides information on typical financial services and their features and risks. Take your time to read through this information before using a financial service and consult your relationship manager if you have any questions.

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## Product information

In addition to the brochure [Risks Involved in Trading Financial Instruments](#), product fact sheets are available in the CIC eLounge on financial instruments such as funds/ETFs, structured and securitised products and exchange-traded derivatives. You have access to the latest documents 24 hours a day in CIC eLounge. For more information on CIC eLounge click [here](#).

## Note on distribution commissions

As part of executing management orders, the Bank receives retrocessions, trail fees, kickbacks or similar commissions that are not passed on.

The current ranges for distribution commissions paid to the Bank can be viewed [here](#) or requested from your relationship manager. We will be happy to notify you of the amount of distribution commissions received on request.

Your relationship manager will be very happy to help you if you have any further questions.