

DUTY TO PROVIDE INFORMATION

Please note that the general information below may not be complete and may be subject to updates over time. Should you have any questions and/or require further information, please contact your client adviser or call us on 058 211 21 00.

Information on the Banque Cantonale de Genève (BCGE)

Founded in 1816, Banque Cantonale de Genève (BCGE) (hereinafter the "Bank") is subject to supervision by FINMA in accordance with the Law on the Swiss Financial Market Supervisory Authority (LFINMA). BCGE has a banking licence and provides the following financial services: asset management, investment advice, execution of orders on financial instruments, granting of loans for executing transactions on financial instruments.

Contact details of FINMA - Swiss Financial Market Supervisory Authority

Laupenstrasse 27 - 3003 Bern
Tel: +41 (0) 31 327 91 00

BCGE is registered as a public limited company under Swiss law in the Commercial Register of the Canton of Geneva.

It has branches in Lausanne, Basel and Zurich, as well as representative offices in Dubai and Hong Kong. BCGE shares are listed on the SIX Swiss Exchange (code: BCGE, ISIN number: CH0350494719).

Banque Cantonale de Genève SA

Head Office: Quai de l'Île 17 - CP 2251 - 1211 Geneva 2
Tel: +41 (0) 58 211 21 00
E-mail: info@bcge.ch
www.bcge.ch

21 branches in Geneva

Branches in Switzerland

Basel : Aeschengraben 10 - 4051 Basel - Tel. : +41 (0)61 226 61 00

Zurich : Lintheschergasse 19 - Postfach 4068 - 8021 Zurich
Tel. : +41 (0)44 224 65 65

Lausanne : Avenue de la Gare 50 - Case postale 159 - 1001 Lausanne - Tel. : +41 (0)21 321 07 07

Representative offices

Hong Kong : Unit 1803, 18/F Alexandra House – 18 Chater Road Central Hong Kong - China - Tel. : +852 2 810 81 80

Dubai : Sheikh Zayed Road - Park Place, 14th floor office 1402 – P.O Box 102810 - Dubai – UAE - Tel. : +971 4 329 83 00

Subsidiaries

Banque Cantonale de Genève (France) SA

Lyon: 20 Place Louis-Pradel - 69001 Lyon
Anncy: 1 rue Paul-Guiton - Villa Sienna - 74000 Anncy
Paris: 5 Rue de la Baume - 75008 Paris
Tel: +33 (0)4 72 07 31 50
www.bcgef.fr

Capital Transmission SA

4, rue de la Tour de l'Île – Case postale 2251 - 1211 Genève 2 - Tel. : +41 (0)58 211 21 42
www.capitaltransmission.ch

Dimension SA

Avenue de la Gare 20 - 1003 Lausanne
Tel: +41 (0) 21 317 52 10
www.dimension.ch

Loyal Finance AG

Gessnerallee 38 - 8001 Zurich
Tel: +41 (0) 44 215 50 90
www.loyalfinance.ch

Information on financial services

The Banque Cantonale de Genève (hereinafter the "Bank") provides various types of financial services as defined by the FinSA:

Asset management: on the basis of an asset management mandate, the client entrusts the Bank with the management of his assets. The Bank thus exercises the mandate at its own discretion within the framework of its investment policy, but in accordance with the investment strategy chosen by the client and any instructions given by the client. For this type of mandate, it is the Bank that takes the investment decisions. Throughout the entire term of the mandate, the Bank checks that the strategy chosen by the client also corresponds to the risk level of the client's portfolio.

The various strategies and associated risks are outlined below:

INVESTMENT OBJECTIVES	AVERAGE HISTORICAL VOLATILITY LEVEL	CORRESPONDING INVESTMENT STRATEGY
Preserve capital and accept low return	Low volatility	Defensive
Seek a balance between capital growth and average return	Moderate volatility	Balanced
Focus on increasing capital	High volatility	Dynamic
Maximise capital gains	Very high volatility	Aggressive (World Equity)

Investment advice:

- i. **Global investment advice:** the Bank provides this service as part of an investment advisory mandate taking into account the client's entire portfolio.
The Bank recommends one or more financial instrument(s) for this type of service and the client makes the final investment decision. Throughout the entire term of the mandate, the Bank checks that the strategy chosen by the client also corresponds to the risk level of the client's portfolio. The risks associated with the strategies are outlined in the table above.
- ii. **Investment advice on one-off transactions:** the Bank recommends one or more financial instrument(s) for this type of service and the client makes the final investment decision. The Bank verifies the appropriateness of the recommended transaction(s). The Bank offers no subsequent follow-up. The investment universe includes units of investment funds with a strategy ranging from "Conservative" (low risk) to "Aggressive" (high risk), and certificates.

Execution of orders (Portfolio managed by the client - Execution only): the client places an order to buy or sell a financial instrument and the Bank executes it either directly (purchase or sale of financial instruments) or through another financial institution (receipt and transmission of orders relating to financial instruments). The Bank does not make personal recommendations: the client alone makes the investment decision without any advice from the Bank.

Granting loans for the execution of transactions in financial instruments (e.g. Lombard loan): on the basis of an existing asset management mandate, the Bank grants a loan for the execution of transactions in financial instruments. The portfolio is used as collateral for the loan granted.

Information on costs

The Bank informs its clients of the costs associated with the financial services it provides. This information is made available by the client adviser when the service in question is provided and at any time on request ("Asset Management" brochure).

Information on risks

The Bank informs its clients of the risks associated with financial instruments. The brochure "Risks Involved in Trading Financial Instruments" from the Swiss Bankers Association is made available to the client by the client adviser when providing the service in question and at any time on request.

This information is also available on the Swiss Bankers Association's website at the following address: https://www.swissbanking.org/fr/services/bibliotheque/directives?set_language=en

Information on financial instruments

Basic Information Sheet (BIF)

Private clients are provided with a basic information sheet for each personal recommendation to buy financial instruments (investment advice), depending on the financial instrument and provided that the issuer provides one. This also applies to the execution of orders if the document in question already exists.

The BIF contains information on the characteristics of the product as well as on its risks and costs, and makes it possible to compare different financial instruments with similar content and format.

If provided by the issuer, the basic information sheet is made available in the following circumstances:

- when receiving personal recommendations on financial instrument(s) (investment advice), you can obtain the documents on a permanent data carrier from your client adviser,
- when placing an order to buy a financial instrument(s), you can obtain the document(s) on a permanent data carrier from your client adviser. You can then access this document(s) via your Online trading 1816 access.

Prospectus

Upon request, a basic information sheet on a permanent data carrier shall be made available to private clients for each personal recommendation to buy financial instruments (investment advice), depending on the financial instrument and provided the issuer provides one.

The issuer is responsible for the publication of the prospectus as part of a public offer or a request for admission to trading on a trading platform. This document contains information on:

- the issuer and on the guarantor or collateral provider,
- securities offered to the public or intended for trading on a trading venue, including the rights, obligations and risks involved for investors,
- the offer, including the distribution method and the estimated net proceeds of the issue.

Economic relations with third parties in connection with the financial services offered

The Bank may receive retrocessions on the purchase of certain units of collective investment schemes by the client. The client shall be duly informed of the nature and amount of the remuneration concerned.

Information on the market offer taken into consideration

The market offer taken into consideration by the Bank when selecting financial instruments includes its own financial instruments and third-party financial instruments.

Information on the possibility of initiating a mediation procedure

If you are dissatisfied with the financial services provided by the Bank, please contact your client adviser or call us on 058 211 21 00.

If, however, we are unable to find an amicable solution, you can contact the Swiss Banking Ombudsman, who is the mediator responsible for the Bank.

The mediator only intervenes after the client has submitted a complaint to the Bank and no agreement has been reached.

Swiss Banking Ombudsman

Bahnhofplatz 9 - P.O. Box

8021 Zurich

Tel: +41 (0)21 311 29 83 (French / Italian)

Tel: +41 (0)43 266 14 14 (German / English)