

Client Information Notice regarding the Swiss Financial Services Act (FinSA)

I. Purpose and objective of FinSA

The Federal Act on Financial Services (“FinSA”), which was enacted on January 1, 2020, seeks to protect the clients of financial service providers, to establish comparable conditions for the provision of financial services by financial service providers, and thus to contribute to enhancing the reputation and competitiveness of Switzerland's financial center.

II. Identification of the financial service provider

The business name of our bank is Crédit Agricole next bank (Suisse) SA.

Ours headquarters are located at:

Crédit Agricole next bank (Suisse) SA
Corporate Headquarters
Esplanade de Pont Rouge 4-6 – CH-1212 Grand-Lancy

Phone: +41 (0)58 33 12345
Email: communication@ca-nextbank.ch

Our institution has been granted a banking license by the Swiss Financial Market Supervisory Authority FINMA (<https://www.finma.ch/en/>), which is subject to its supervision.

III. Distinction between “Retail Clients” and “Professional Clients”

According to FinSA, investors are segmented into two main categories, namely “**Retail**” Clients and “**Professional**” Clients, as well as the so-called “**Institutional**” Client, which is a sub-category of the latter. This segmentation thus provides for the appropriate level of protection.

Based on the information we have at our disposal, we hereby inform you that you have been given the status of **Retail Client**.

This classification thus grants you the highest level of protection. As a result, the bank is in particular compelled to give you detailed information before providing a financial service.

Nevertheless, FinSA allows Retail Client to change categories and opt to become a “Professional Client”, provided, certain criteria are met. Please do not hesitate to contact your advisor, should you require further information on this subject.

IV. Type of financial services offered

The bank does not execute any wealth-management activities, or so-called “global” investment advice to date. It does, however, offer the following financial services:

a. **Investment advice for individual transactions**

“**Investment advice for individual transactions**” refers to the existence of a mandate, by which investment recommendations (buy or sell) are either requested by the Client, or voluntarily granted by the bank, for specific transactions without taking account of the entire client portfolio.

The adjective “individual”, as enshrined in the law, does not mean this advice can only be given once. On the contrary, this type of advice may be frequent and repeated over time. Your adviser will be delighted to offer you more information regarding the possibilities of such a new type of service, as provided for by law.

Clients’ main rights and obligations

The Client is compelled:

- to give all relevant information to the bank, in such way that it be able to perform the reviews required by law, and;
- to pay the agreed fees.

The Client is entitled to require diligent advice provided by the bank, in accordance to his or her situation.

The above-mentioned rights and obligations are not exhaustive.

The bank is not required to monitor the performance of the investments it has recommended to the Clients, nor to make them aware of any risks or negative price movements.

Appropriateness of services

The bank assesses whether its recommended financial instruments are suitable for the Clients, before providing them with investment advice for individual transactions. Assessing means evaluating whether the recommendations correspond to the Clients’ experience and financial knowledge. The bank can also assess whether the recommended financial instruments match the Client’s risk tolerance and appetite.

The bank may thus ask the Client to provide information regarding his or her knowledge and experience, financial situation, and investment objectives, before proceeding to such assessments. If you choose to be classified as a “Professional” Client, the bank will assume you have the required knowledge and experience and that you can financially bear the investment risks associated with the financial services intended for you.

b. Acquisition or disposal of financial instruments – receipt and transmission of orders in relation to financial instruments

The bank offers stock-market-trading services without any previous investment advice. The Clients can thus instruct their advisor to acquire or dispose of financial instruments, or they can place such orders on the e-banking platform. Such transactions, carried out on the platform or at the Client's request, are deemed without advice from the bank ("*execution only*").

Execution-only transactions are not subject to an assessment of appropriateness.

With regard to *execution-only* transactions, the Client shall receive no advice from the bank concerning securities transactions.

Clients' main rights and obligations

The Client is compelled to pay the agreed fees.

The Client may require from the bank it execute his or her orders according to the principles of good faith, equal treatment, and execution with the best possible result in terms of costs, speed, and quality.

The above-mentioned rights and obligations are not exhaustive.

The bank is not required to monitor the performance of the investments it has recommended to the Clients, nor to make them aware of any risks or negative price movements.

V. General risks associated with financial instruments

Choosing a financial instrument may present risks. Understanding them is required before considering any acquisition of a financial instrument. In order to help you make informed investment decisions, and compare the different instruments available to you, we invite you to carefully read the **Brochure on the Risks Involved in Trading Financial Instruments** drawn up by the Swiss Bankers Association, and which you can find on our website at the following address: www.ca-nextbank.ch, section « Legal notices ».

In addition to this brochure, all products marketed by Crédit Agricole next bank (Suisse) SA benefit from a detailed investor information document ("*KID*") you can obtain directly from your adviser.

VI. Fees

Fees are billed to Clients as part of the financial services offered by Crédit Agricole next bank (Suisse) SA. Please refer to the bank's fee guide at: <https://www.ca-nextbank.ch/en/fees>.

Your advisor will be happy to provide these documents to you on demand.

VII. Retrocessions received from third parties

Crédit Agricole next bank (Suisse) SA may receive part of the income from the issuer of some of the financial instruments it offers to its Clients, due to its activities as a distributor of financial. Please consult the Particular provisions concerning the recommendation of Investment Funds, should you require more details. Furthermore, your advisor will be more than happy to give you the relevant information related to potential payments to the bank.

VIII. Conflicts of interests

As part of all of its business activities, the bank is required to take appropriate organizational measures in order to avoid conflicts of interests, as well as disadvantages that may arise when providing financial services to its Clients.

In some rare cases, where neither a conflict of interests, nor a disadvantage for the Clients can be ruled out, the latter shall be informed accordingly in a plain and standardized manner, including the circumstances behind said conflict, any risks arising from it, and the measures taken by the bank to reduce the risks in question.

IX. Mediation body

Crédit Agricole next bank (Suisse) SA seeks to completely satisfy its Clients. In the event that we should not fully meet your expectations, the bank is always at your disposal to seek a satisfactory solution.

However, if none of the of the solutions offered are deemed satisfactory, the Clients can contact the Swiss Banking Ombudsman. This mediation body acts on a neutral level and allows the Client to obtain information related to the case. The procedure in the event of a complaint, as well as the Swiss Banking Ombudsman's address are online at <http://www.bankingombudsman.ch/en/>, or from your advisor, on demand.

Crédit Agricole next bank (Suisse) SA

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