

Federal Act on Financial Services (FinSA)

Information for clients

In accordance with Articles 8 et seq. of the Federal Act of 15 June 2018 on Financial Services (hereinafter "FinSA"), FlowBank SA (hereinafter "FlowBank") informs its clients of the following:

FlowBank holds a licence as a bank issued by the Swiss Financial Market Supervisory Authority (FINMA, Laupenstrasse 27, 3003 Bern). It is subject to FINMA supervision.

FlowBank's registered office is located in Lancy (Switzerland) (Esplanade de Pont-Rouge 6, 1212 Grand-Lancy, Switzerland). You can contact FlowBank as follows:

By mail: FlowBank SA, Esplanade de Pont-Rouge 6, 1212 Grand-Lancy, Switzerland.

By phone: +41 (0) 22 888 66 00

By email: support@flowbank.com

Client Classification

FinSA aims to strengthen investor protection and sets the conditions for the various financial services offered. In this context, FinSA divides the clientele of financial service providers into three categories:

- Retail clients,
- Professional clients or
- Institutional clients.

Unless otherwise indicated, you will be considered a retail client. This ensures you the highest level of investor protection. However, if you meet the necessary prerequisites, you can request a change in your classification. We invite you to contact FlowBank Customer Support (support@flowbank.com) who will send you the necessary documentation for your classification change. If you do not contact FlowBank, you will be deemed to have agreed to being categorized as retail client.

Type of services offered

FlowBank offers the following services to its clients:

- acquisition and disposal of financial instruments;
- receipt and transmission of orders for financial instruments; and
- granting of loans to finance transactions with financial instruments.

Further, FlowBank provides account maintenance and securities deposit, services. FlowBank does not provide investment advice or portfolio management services to its clients.

In this context, FlowBank does not verify the suitability or appropriateness (within the meaning of FinSA) of the services it provides to its clients.

Risk Information

Transactions with financial instrument present risks and can generate potentially very large losses. It is therefore important for you to understand these risks before trading in financial instruments. The brochure "Risks Involved in Trading Financial Instruments" issued by the Swiss Bankers Association (SBA) provides important information about the risks associated with such transactions. FlowBank makes this brochure available on its website www.flowbank.com, as well as brochures on specific products. Further risk disclosures are available on our website regarding namely foreign exchange (ForEx), contracts for difference (CFD) and over-the-counter derivatives (OTC).

In line with its General Terms and Conditions, FlowBank understands that you have read these disclosures carefully and understood them before any financial transaction.

A key information document ("KID") will only be made available by FlowBank if it already exists for the financial instrument concerned.

Pricing Information

FlowBank levies fees on every transaction you make. These fees depend on the type of account you have with us (Classic or Premium) as well as the financial instrument you trade in. The full pricing list applied by FlowBank is displayed on its website www.flowbank.com/pricing and on the trading platform it makes available to its clients.

Economic relations with third parties concerning the financial services offered

According to FinSA, financial service providers, such as FlowBank, may only accept compensation from third parties in connection with the provision of financial services if they have expressly informed the clients beforehand. Further, clients must either waive the right to receive such compensation or the compensation must be paid in full to the client. Such compensation must serve to improve the quality of the financial service that benefits the client.

In this respect, please note that FlowBank has entered into agreements (such as distribution agreements) with third parties (such as investment fund promoters) under which FlowBank may receive financial benefits (such as distribution commissions). The nature, amount and calculation of these benefits depends on the type, volume and frequency of investments or transactions carried out on behalf of the client. Please find below a summary of FlowBank's remuneration system by investment type. If you require more de- tailed information on the remuneration perceived in relation to your financial instruments, please contact us at support@flowbank.com.

Financial instrument	Range of compensation
Units in collective investment schemes	0% - 1.3% p.a. of the amounts invested
Structured products	0% - 1.5% of the issue price

The following example illustrates a hypothetical compensation received by FlowBank:

Total client assets held with FlowBank:	CHF 1,000,000
Client assets invested in collective investment schemes:	CHF 500,000
Retrocessions received from third parties:	CHF 6,500 (= 1.3% of CHF 500,000)
Percentage of total client's assets:	0.65 %

By virtue of our General Terms and Conditions, you accept that FlowBank keeps such compensation.

Conflicts of interest

Under FinSA, financial service providers such as FlowBank must take appropriate organisational measures to prevent conflicts of interest that could arise through the provision of financial services or any disadvantages for clients as a result of conflicts of interest.

In this respect, please note that the economic relationships with third parties mentioned above may give rise to conflicts of interest, inasmuch as FlowBank can promote, advertise and highlight certain products that are subject to such agreements with third parties.

To mitigate this risk and, in any event, to exclude any disadvantage for its clients, FlowBank has taken appropriate organisational measures.

Market offer taken into consideration for the selection of financial instruments

The market offer taken into account by FlowBank when selecting financial instruments consists of third-party financial instruments.

Mediation body

Swiss regulations stipulate that financial service providers must be affiliated to an ombudsman body. Disputes between a financial service provider and a client can therefore be settled through mediation. FlowBank is affiliated to the Swiss Banking Ombudsman. Therefore, if you wish to initiate a mediation procedure with the Swiss Banking Ombudsman after your complaint to FlowBank, you can contact the Ombudsman at the following coordinates: www.bankingombudsman.ch.
