

Information Altrafin AG

1. Authorisation status

Altrafin AG (the "Company") is a financial service provider within the meaning of the Financial Services Act (FinSA) with its registered office at Tödistrasse 5 in 8002 Zurich, Switzerland.

The company is mainly active in the areas of asset management and investment advice (*transaction or portfolio-related*) for individual clients.

The company is an approved asset manager of collective assets in accordance with Art. 24 FinIA.

2. Ombudsman's Office

In accordance with Art. 74 et seq. of the FIDLEG, the Company is affiliated with the OFS – Ombud Finanzen Schweiz, Bd des Tranchées, 16, 1206 Geneva. In the event of disputes with the Company, retail clients as defined in Art. 4(2) of the FinSA and professional clients as defined in Art. 5(1) of the FinSA may initiate a mediation procedure through the Ombudsman's Office.

3. Business of the company

The company's business activities include in particular the following areas:

- The company carries out discretionary asset management on a commercial basis within the meaning of Article 3 letter c number 3 FinSA. To exercise the mandate, the company can be authorized by the client to the respective custodian bank. If a client wishes, the company only carries out the transactions after approval by the client.
- The company provides portfolio-related investment advice on a commercial basis within the meaning of Article 3 lit. c number 4 FinSA. In addition, the company provides transaction-related investment advice on a commercial basis within the meaning of Article 3 lit. c number 4 FinSA. The clients are responsible for making decisions and implementing the investment recommendations. In such cases, the company is not authorized to issue instructions to the custodian banks regarding client assets.
- The company then provides other services related to its main activities (such as family office services, consolidated reporting on client assets, monitoring of investment advisors or Asset Managers, payment services for clients, etc.)
- The company provides its financial services based on written contracts concluded with clients, which contain all information on the characteristics, functioning, rights and obligations of the parties as well as the risks of the financial services provided.

4. Risks Related to Financial Services

The risks associated with the financial services provided are explained to the client before the contract is concluded. Clients are asked to carefully read the information made available, in particular the brochure "Risks Involved in Trading Financial Instruments" from the Swiss Bankers Association (<https://www.swissbanking.ch/en/downloads>) and to contact the company in case of questions.

5. Information regarding fees and costs

There are costs and fees associated with the services provided by the company. These are disclosed to the client before the contract is signed and they are in the contracts regulated in detail.

6. Third party payments

The company does not receive any remuneration from third parties in connection with the provision of financial services. Should the company receive such payments as an exception, it will pass them on to the clients, as far as this is possible with reasonable effort.

7. Economic ties to third parties: own and third-party financial instruments

There are no economic ties between the company and third parties which, in connection with the provision of financial services, could lead to conflicts of interest and which cannot be contained by organisational measures.

This may potentially lead to conflicts of interest.

Own and third-party financial instruments are selected on the basis of objective criteria customary in the industry (e.g. performance, cost structure, theme, desired diversification, etc.). A structure with double fee collection, known as double dipping, (at the financial instrument level and at the company level) is excluded by organisational measures. There are no remuneration incentives for the use of own financial instruments.

In the case of own fund structures in which Altrafin acts as fund manager, either asset classes with a reduced management fee are used, to cover the administrative costs of the structure, or the fees from the fund management mandate are deducted from the asset management fee.

8. Market supply considered

When providing financial services, the company considers financial instruments from third parties as well as financial instruments that are managed or offered by it or by companies affiliated with it. In the context of the respective contractual relationships, the company informs its clients about the use of such "own" financial instruments in accordance with Art. 10 Paragraph 2 of the Financial Services Ordinance.

9. Dealing with Conflicts of Interest

The company takes the necessary precautions to avoid conflicts of interest between itself or its employees and its clients and to protect clients from disadvantages. If a conflict of interest cannot be avoided, it will be disclosed to the client.

10. Concentration risks

As part of the asset management and portfolio-related investment advice offered by the company, attention is drawn to possible concentration risks. Such risks may arise if individual financial instruments or issuers which have a high weighting in the portfolio.

In this context, the Swiss Financial Market Supervisory Authority defines the following limits as unusual (FINMA Circular 2025/2; 9 – 12):

- Investments of more than 10% of the total portfolio in a single financial instrument, or
- Investments of more than 20% of the total portfolio in financial instruments of the same issuer.

Concentrations in asset classes, sectors, countries and currencies can also lead to risks. Depending on the portfolio composition agreed with the client and market developments, such concentrations may arise in the course of the services provided.