

## FinSA Client information

Based on the legal requirements of Art. 8ff. of the Financial Services Act (FINSA), we would like to supply you with this information sheet which provides an overview of APF Advisory & Portfolio Management AG (hereinafter referred to as the «financial institution») and its services.

### A. Company information

#### Address

Street:	Alfred-Escher-Strasse 26
Zip Code/City:	CH-8002 Zürich
Phone:	+41 44 206 50 70
Email:	info@apf-advisory.ch
Website:	<a href="http://www.apf-advisory.ch">www.apf-advisory.ch</a>

The financial institution was established in 2009.

#### Supervisory authority and audit firm

Currently (as of: June 2022), the financial institution is supervised by the self-regulatory organization Polyreg. With the new Financial Institutions Act (FinIA), all financial institutions will in future need a license from FINMA to carry out their professional activities as a portfolio manager according to FinIA Art. 17. The deadline for submitting the application is the end of 2022. The financial institution will submit the application to the competent licensing authorities for authorization as a portfolio manager in the upcoming weeks. The future authorization status can be found on the homepage.

The financial institution is audited and reviewed by the auditing company René Brunner Treuhand AG both in terms of supervisory law and in terms of obligations. The address of the supervisory organization Polyreg and the auditing company René Brunner Treuhand AG can be found below.

Supervisory organization:	Polyreg
Street:	Florastrasse 44
Zip Code / City:	CH-8008 Zürich
Phone:	+41 43 488 52 41
Email:	info@osfin.ch
Website:	<a href="http://www.osfin.ch">www.osfin.ch</a>

Audit Firm Name:	René Brunner Treuhand AG
Address:	Wehntalerstrasse 218
Zip Code / City:	CH-8057 Zürich
Phone:	+41 44 301 46 46
Email:	welcome@brunner-treuhand.com
Website:	<a href="http://www.brunner-treuhand.com">www.brunner-treuhand.com</a>



### Ombudsman

The financial institution is affiliated with the independent ombudsman FINOS, which is recognized by the Federal Department of Finance. Disputes concerning legal claims between the client and the financial services provider should be settled by an ombudsman's office, if possible, within the framework of a mediation procedure. The address of FINOS is stated below.

Name Ombudsman:	Finanzombudsstelle Schweiz (FINOS)
Address:	Talstrasse 20
Zip Code / City:	CH-8001 Zürich
Phone:	+41 44 552 08 00
Email:	<a href="mailto:info@finos.ch">info@finos.ch</a>
Website:	<a href="http://www.finos.ch">www.finos.ch</a>

### **B. Information on the offered financial services**

The financial institution provides portfolio management services as well as portfolio-based and transaction-based investment advisory services to its clients.

In the case of a transaction-based investment advisory mandate with the financial institution, a personal recommendation relating to individual financial instruments is provided to the client. The decision to buy or sell remains always ultimately with the client.

The financial institution does not guarantee any yield nor performance of investment activities. The investment activity can therefore lead to an appreciation or a depreciation in value.

### **C. Client segmentation**

Financial service providers are required to classify their clients into a client segmentation according to the law and adhere to the respective code-of-conduct. The Financial Services Act provides for «retail clients», «professional clients» and «institutional clients» segments. For each client, a client classification is determined within the framework of the cooperation with the financial institution. Subject to certain conditions, the client may change the client classification by opting out.

### **D. Information on risks and costs**

#### General risks associated with financial instruments transactions

The investment advisory and portfolio management services involve financial risks. The financial institution shall refer to the «Risks associated with Financial Instruments Transactions» brochure prior to the execution of the contract with the client. This brochure can also be found at [www.swissbanking.org](http://www.swissbanking.org).

Clients of the financial institution may contact their client advisor at any time if they have any further questions.

#### Risks associated with the offered services

For a description of the various risks that may arise from the investment strategy for clients' assets, please refer to the relevant investment advisory or portfolio management agreements.

In the case of investment advice, the financial institution shall provide its retail clients with the basic information sheet of the recommended financial instrument.



### Information on costs

A fee is charged for the services rendered, which is usually calculated on the assets under management and/or on a performance basis. For more detailed information, please refer to the relevant investment advisory or portfolio management agreements.

### **E. Information about relationships with third parties**

In connection with the financial services offered by the financial institution, economic ties may exist with third parties. The acceptance of payments from third parties as well as their treatment are regulated in detail and comprehensively in the respective investment advisory and asset management contracts.

### **F. Information on the market offer considered**

The financial institution basically follows an «open universe approach» and tries to make the best possible choice for the client when selecting financial instruments. The financial institution's own collective investments can – where appropriate – be used in the asset management mandates or recommended as part of investment advice.