

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 Carduus Wealth Advisors AG (hereinafter referred to as the «financial institution») and its services.

A. Company information

Address

Poststrasse 14
6300 Zug
Phone: +41 76 606 65 28
Email: info@carduus.ch
Website: www.carduus.ch

The financial institution was established in 2011.

Supervisory authority and audit firm

Currently, the financial institution is supervised by the self-regulatory organisation SRO PolyReg. With the new Financial Institutions Act (FinIA), all financial institutions will need a licence from the Swiss Financial Market Supervisory Authority FINMA to carry out their professional activities as asset managers, although different transitional periods apply. The financial institution is currently in the licensing process of FINMA to be licensed as portfolio manager according to Art. 17 para. 1 FinIA. This regulatory information will be updated upon changes in the regulation of the financial institution.

The financial institution is audited and reviewed by the regulatory auditing company Honold Treuhand AG both in terms of supervisory law and in terms of obligations. The address of SRO PolyReg and Honold Treuhand AG can be found below.

SRO PolyReg
Florastrasse 44, 8008 Zürich
Phone: +41 43 488 52 80
Email: info@polyreg.ch
Website: www.polyreg.ch

Honold Treuhand AG
Sempacherstrasse 15
8032 Zürich
+41 44 421 33 33
info@honold.com
www.honold.com

Ombudsman

The financial institution is affiliated with the independent ombudsman Finanzombudsstelle Schweiz (FINOS), which is recognized by the Federal Department of Finance. Disputes concerning legal claims between the customer 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 Finanzombudsstelle Schweiz (FINOS) is stated below.

Finanzombudsstelle Schweiz (FINOS)
Talstrasse 20
8001 Zürich
+41 44 552 08 00
info@finos.ch
www.finos.ch

B. Information on the offered financial services

The financial institution may provide asset management services and investment advisory services to its clients.

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

The financial institution has the necessary licenses to perform the above services.

C. Client segmentation

Financial service providers are required to classify their clients into a client segmentation as legally established. The Financial Services Act provides for «retail customers», «professional customers» and «institutional customers» 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 customer classification by opting in or opting out. The financial institution may treat a client in a higher protection level than the client would be eligible to.

D. Information on risks and costs

General risks associated with financial instruments transactions

The investment advisory and asset management services involve significant risks and might lead to a total loss of the invested assets and to further financial obligations beyond the invested assets. In the course of each mandate, the financial institution informs its clients about the specific risks of the offered financial service. The financial institution shall in particular provide all clients with the «Risks associated with Financial Instruments Transactions» brochure prior to the execution of the contract. This brochure can also be found at 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 asset management agreements.

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 asset 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 financial institution does not accept third party benefits such as retros or kickbacks or others. In case the financial institution receives them it forwards the respective assets to the client's account. 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. It might be that a financial instrument that is issued or advised by the financial institution might lead to an additional compensation of the financial institution. The financial institution informs the clients prior to investing into such financial instrument.

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.