

Legal Information

By accessing any of the information supplied by BZ Bank Aktiengesellschaft ("BZ Bank") on this website ("the Website") you express your understanding of and agreement with the following terms and conditions and legal information ("Terms & Conditions"). The Terms & Conditions for access and use of the Website are subject to change without notice. The Terms & Conditions and legal information as well as the access and use of the Website are governed exclusively by the laws of Switzerland whereby international conventions and Swiss conflict of law rules are excluded from application. **Exclusive place of jurisdiction is Freienbach** (Schwyz, Switzerland).

BZ Bank is a Swiss stock corporation with its registered office in Wilen b. Wollerau. Its registered office is at Egglirain 15 in 8832 Wilen b. Wollerau, info@bzbank.ch, phone 44 786 61 11. BZ Bank is subject to supervision by the Swiss Financial Market Supervisory Authority ("FINMA"). It is a member of the SIX Swiss Exchange. The purpose of BZ Bank is to operate a bank with a focus on securities trading, corporate advisory and investment management.

The information and opinions expressed in the Website were produced by BZ Bank as of the date of writing and are subject to change without notice. The Website is published solely for information purposes and for the personal and exclusive use of the recipient. The Website does not constitute an offer or an invitation by or on behalf of BZ Bank to any person to purchase, subscribe, sell or redeem any investments or to effect any other transactions or to participate in any particular trading strategy in any jurisdiction. The information contained in the Website may not be distributed or offered outside of Switzerland. The information may not be copied, reproduced, modified or processed in any way, in whole or in part.

The Website has been prepared without taking account of the individual and financial situation, the investment strategy and investment objectives as well as the risk profile, risk appetite and the needs of any particular investor. The information material contained on this Website shall not be understood as general or personal investment advice. The information on this Website is exclusively product-related. Before entering into a transaction, investors should consider the suitability of the investment or respectively of the transaction to his individual circumstances. BZ Bank recommends that investors independently assess, with a professional advisor, the specific financial risks as well as legal, regulatory, credit, tax and accounting consequences. For this purpose, the investor should inform himself by carefully reading the available current legal documents of the investment instruments as well as all other documents required by local legal and regulatory provisions (e.g. prospectus, key investor information document and financial report). It is particularly important to study in detail the legal information and risk warnings contained therein. All copies of the prospectuses, the financial reports and the articles of association of the investment instruments are available free of charge at BZ Bank.

Although the information contained on the Website has been obtained from and is based upon sources that BZ Bank believes to be reliable, no representation of any kind is made that the information is accurate, complete or current. The information contained therein, such as price, weighting, etc., is constantly changing. Unless otherwise stated, all figures are unaudited. BZ Bank does not accept liability for any loss arising from the direct or indirect use of the Websites. BZ Bank assumes no liability for impairments of the transmitted information due to technical malfunctions (e.g. transmission errors, technical defects, interruptions, third-party interventions, etc.). BZ Bank does not check third-party content and accepts no responsibility for it.

Any reference to past performance is not necessarily indicative of future results. Any reference to past performance should not be construed as an indication of future performance. The performance data do not take into account commissions and fees charged on the issue, redemption or conversion of units. Furthermore, investments in foreign currencies are subject to exchange rate fluctuations. The higher the risk (exchange rate fluctuations), the longer the investment period should be and the higher the potential return. The value of the invested capital and the resulting income (e.g., fund-linked distributions) are subject to fluctuations or may not occur at all. Detailed information on the risks associated with an investment can be found in the current fund prospectuses, which must be read carefully before making an investment.

The Websites of BZ Bank are subject to Swiss copyright law. Any use not permitted by Swiss copyright law requires the prior written consent of BZ Bank. This applies in particular to the copying, editing, translation, storage, processing or reproduction of content in databases or other electronic media and systems.

The published sites are not the result of a financial analysis and therefore not subject to the Directives on the Independence of Financial Research of the Swiss Bankers Association.

Neither the sites nor any copy thereof may be sent, taken into or distributed in the United States or to any US person.

The sites published by BZ Bank may not be reproduced, either in whole or in part, without the written permission of BZ Bank.

Wilen, May 2022