

Information about the financial services of CAM Schweiz AG

This text applies mutatis mutandis to females and plurals.

Dear Sirs,

This information brochure provides you with information about CAM Schweiz AG (hereinafter referred to as the “asset manager”), our measures to prevent loss of contact or news, the financial services we offer and the associated risks, how we deal with conflicts of interest and how we initiate mediation proceedings before the ombudsman’s office. The information in this brochure may change from time to time. You can find the current version of this brochure on our website at <http://www.c-am.ch/downloads> or you can obtain it physically from our business address.

This brochure fulfils the information requirements of the Financial Services Act and is intended to provide you with an overview of the financial services offered by the asset manager. Should you require further information, we will be pleased to be at your disposal during a personal meeting.

CAM Schweiz AG

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1. Information about the asset manager

1.1. Name and Address

	Headquarters	Branch office
Name:	CAM Schweiz AG	CAM Schweiz AG
Address:	Industriestrasse 47	Schwerzistrasse 4
PO Box/Town:	8152 Glattbrugg	8807 Freienbach
Phone:	+41 44 500 88 81	+41 44 500 88 81
E-mail:	info@c-am.ch	info@c-am.ch
Website:	c-am.ch	c-am.ch
CR-no.:	CHE-485.048.224 MwSt.	CHE-213.489.835 MwSt.

1.2. Field of activity

The asset manager is based in Rümlang and has a branch office in Freienbach (SZ). He offers asset management in the area of cryptoassets/financial instruments.

1.3. Supervisory status, competent authority and supervisory organisation

The asset manager is subject to the supervision of the self-regulatory organisation of the VQF (Financial Services Standards Association), General-Quisan-Strasse 6, 6300 Zug and is in the process of obtaining a licence as an asset manager from the Swiss Financial Market Supervisory Authority FINMA (Laupenstrasse 27, 3003 Bern) within the meaning of Art. 5 para. 1 of the Financial Institutions Act (FinIA).

1.4. Professional secrecy

The asset manager is subject to professional secrecy in accordance with the Financial Institutions Act.

1.5. Economic ties to third parties

The asset manager has no economic ties to third parties which could lead to a conflict of interest.

2. Dormant assets

It happens that contacts with clients break off and the assets subsequently become dormant. Such assets can be permanently forgotten by the clients and their heirs. The following is recommended to prevent contact being broken off or assets becoming dormant:

- **Change of address and name:** Please notify us immediately of any change of residence, address or name.
- **Special instructions:** Please inform us about longer absences and about a possible redirection of correspondence to a third address as well as about the availability in urgent cases during this time.

The asset manager will be happy to answer any questions. Further information can also be found in the brochure "Dormant Assets" of the Swiss Bankers Association. The brochure is available on the Internet at <https://www.swiss-banking.ch/de/finanzplatz/informationen-fuer-bankkunden-und-unternehmen/nachrichtenlose-vermoegen>, as well as <https://bankingombudsman.ch/kontosuche>.

3. Information on the financial services offered by the asset manager

3.1. Asset management

3.1.1. Nature, characteristics and functioning of the financial service

In asset management, the asset manager manages assets in the name, for the account and at the risk of the client, which the client has deposited with a broker, an exchange or a custodian bank. The asset manager carries out transactions at his own discretion and without consulting the client. In doing so, the asset manager ensures that the transaction executed by him corresponds to the financial circumstances and investment objectives of the client as well as the investment strategy agreed with the client and ensures that the portfolio structuring is suitable for the client.

3.1.2. Rights and obligations

In asset management, the client has the right to manage the assets in his portfolio. In doing so, the asset manager selects the investments (cryptoassets/financial instruments) to be included in the portfolio with due care within the framework of the market offer taken into account. The asset manager shall ensure an appropriate distribution of risk to the extent permitted by the investment strategy. He regularly monitors the assets he manages and ensures that the investments are in line with the agreed investment strategy and are suitable for the client.

The asset manager shall regularly inform the client about the agreed and provided asset management.

3.1.3. Risks

In asset management, the following risks basically arise, which lie in the risk sphere of the client and are therefore borne by the client:

- **Risk of the selected investment strategy:** various risks may arise from the investment strategy recommended to the client or selected and agreed by the client (see below). The client bears these risks in full. A presentation of the risks and a corresponding risk explanation are provided before the investment strategy is agreed.
- **Asset preservation risk** or the risk that the cryptoassets/financial instruments in the portfolio lose value: this risk, which can vary depending on the financial instrument, is borne in full by the client.
- **Information risk on the part of the asset manager** or the risk that the asset manager has too little information to be able to make an informed investment decision: when managing assets, the asset manager takes into account the client's financial circumstances and investment objectives (assessment of suitability). If the client provides the asset manager with insufficient or inaccurate information about his financial circumstances and/or investment objectives, there is a risk that the asset manager will not be able to make investment decisions that are suitable for the client.

- **Risk as a qualified investor in collective investment schemes:** clients who make use of asset management within the framework of a long-term asset management relationship are considered qualified investors within the meaning of the Collective Investment Schemes Act. Qualified investors have access to forms of collective investment schemes that are exclusively open to them. This status enables a broader range of financial instruments to be taken into account when structuring the portfolio. Collective investment schemes for qualified investors may be exempt from regulatory requirements. Such financial instruments are therefore not or only partially subject to Swiss regulations. This may give rise to risks, particularly with regard to liquidity, investment strategy or transparency. Detailed information on the risk profile of a specific collective investment scheme can be found in the constituent documents of the financial instrument and, where applicable, in the basic information sheet and the prospectus.
- **Volatility risk:** low market capitalisation, strong speculation, specific public announcements and constant changes in the legal framework in the various countries lead to high volatility, which causes large fluctuations in cryptocurrency prices within short periods of time.
- **Regulatory risk:** the legal framework of the various countries that have allowed the use of cryptocurrencies is constantly evolving. It is therefore possible that the regulation of cryptocurrencies will change abruptly, introducing regulations on their taxation, use and even restrictions such as a ban by making accounts holding cryptocurrencies inaccessible.
- **Hacking risk:** it is possible that a hacker could attempt to gain access to the platforms or protocols on which the customer's cryptocurrencies are stored in order to withdraw them and cause damage.
- **Technical risk:** the risk that errors in technology will affect the functioning of the blockchain used by a particular cryptoasset. Technical risk is an inherent problem in the development or misuse of software. It can be mitigated, but it is impossible to ensure that the blockchain is free of bugs, even after a long and adequate testing period. The practical impact could be a malfunction and, in the worst case, the incurrence of financial losses, the extent of which cannot be quantified in advance.

Furthermore, asset management gives rise to risks which lie within the asset manager's sphere of risk and for which the asset manager is liable vis-à-vis the client. The asset manager has taken suitable measures to counter these risks, in particular by observing the principle of good faith and the principle of equal treatment when processing client orders. Furthermore, the asset manager ensures the best possible execution of client orders.

3.1.4. Market supply considered

The market offering taken into account when selecting cryptoassets/financial instruments only covers third-party cryptoassets/financial instruments. The following instruments are available to the client within the scope of asset management:

- Cryptocurrencies purchased via Swiss brokers/banks, traded on Swissquote Bank AG, Bitcoin Suisse AG
- ETP (Exchange Traded Products)
- Units in collective investment schemes
- Structured products

4. Dealing with conflicts of interest

4.1. In general

Conflicts of interest may arise if the asset manager:

- can obtain a financial advantage for himself or avoid a financial loss to the detriment of clients in breach of good faith;
- has an interest in the outcome of a financial service provided to clients that is contrary to that of the clients;
- has a financial or other incentive in the provision of financial services to place the interests of certain clients above the interests of other clients; or
- accepts an inducement in the form of financial or non-financial benefits or services from a third party in breach of good faith in relation to a financial service provided to the client.

Conflicts of interest may arise in connection with asset management. They arise in particular from the coincidence of:

- several client orders;
- client orders involving the asset manager's own business or other proprietary interests or those of the asset manager's affiliates; or
- client orders with transactions of the asset manager's employees.

In order to identify conflicts of interest and to prevent them from having a detrimental effect on the client, the asset manager has issued internal directives and taken organisational precautions:

- The asset manager has established an independent control function that monitors compliance with market conduct rules. Through effective control and sanction measures, the asset manager can thus avoid conflicts of interest.
- When executing orders, the asset manager observes the priority principle, i.e. all orders are recorded immediately in the chronological order in which they are received.
- The asset manager shall oblige his employees to disclose mandates which may lead to a conflict of interest.
- The asset manager shall design his remuneration policy in such a way that no incentives are created for frowned-upon behaviour.
- The asset manager regularly trains his employees and ensures that they have the necessary expertise.
- The asset manager shall consult the control function in the case of matters which may involve a conflict of interests and have them approved by it.

4.2. Compensation to third parties

Intermediaries who refer clients to the asset manager receive a share of their fees from the asset manager.

5. Ombudsman's office

Your satisfaction is our priority. If CAM Schweiz AG as your asset manager has nevertheless rejected a legal claim on your part, you can initiate a mediation procedure through the ombudsman's office. In this case, please contact:

OFS Ombud Finanzen Switzerland (the seat of the foundation is Bern)

Contact address for postal deliveries:

OFS
16 Boulevard des Tranchées
1206 Geneva

Tel.: +41 22 808 04 51
<https://ombudfinance.ch/home-de/>