

Helfenstein Asset Management AG

Pilatusstrasse 23, 6003 Luzern, Switzerland · +41 41 211 29 29 · UID CHE-111.708.730 · LEI 894500URZFTDV5G7F357

FINMA Portfolio Manager Authorisation No: CH-111.708.730 | Decision Date: 12.01.2022 · Ongoing
Supervision: OSFINcontrol AG | Affiliation Ref: OSFIN-111.708.730 | Since: 12.01.2022

General terms and conditions

These terms govern the contractual relationship between you and Helfenstein Asset Management AG for independent advice and, where agreed, discretionary portfolio management. They apply together with the written mandate, the schedule of fees and the risk disclosure.

1. Parties and services

We provide financial advice and, if the mandate so provides, discretionary portfolio management to private individuals and families. We do not act for institutions or companies. We do not hold client assets: securities and cash remain in your name with a Swiss custodian bank of your choice.

2. Mandate and instructions

The scope of work, investment guidelines, restrictions and reporting are set out in the written mandate. You must give us complete and accurate information. We may rely on information you supply until you correct it in writing.

3. No custody; banking partners

Custody, settlement, account opening and payment services are provided by your bank under its own terms. We may help you compare custody conditions. We are not a party to your bank contract and are not liable for the bank's acts or insolvency beyond duties we owe under Swiss law.

4. Fees

Our fees are those in the schedule of fees and charges in force on the date of the mandate, or such other rates as the mandate records. Third-party costs (custody, brokerage, taxes, product costs) are yours. Unavoidable retrocessions are credited to you.

5. Suitability and reports

Before personalised advice we obtain the information required under the Financial Services Act to assess appropriateness or suitability. We provide written analyses and periodic reports as agreed. Market data in reports may be delayed and is not a recommendation to deal.

6. Liability

We perform our duties with the care of a prudent portfolio manager. Liability for slight negligence is excluded to the extent permitted by law. We are not liable for investment outcomes, tax results, or losses caused by markets, issuers, your bank, or instructions you give against our advice.

7. Confidentiality and data

We treat your information as confidential and process personal data in accordance with our privacy policy and Swiss data-protection law. We disclose data where necessary to perform the mandate (including to your bank), where you consent, or where the law requires.

8. Conflicts of interest

We identify, disclose and manage conflicts as described in the conflicts of interest policy. Our income is the fee you agree with us.

9. Term and termination

Either party may terminate the mandate in writing with 30 days' notice, or immediately for cause. On termination we deliver a closing report and, at your instruction, assist the transfer of bank authorities. Outstanding fees remain due.

10. Complaints and ombudsman

Please write first to Helfenstein Asset Management AG, Pilatusstrasse 23, 6003 Luzern, Switzerland, +41 41 211 29 29. If we cannot settle the matter, you may contact Finanzombudsstelle Schweiz (FINOS), Freigutstrasse 8, 8002 Zürich, Switzerland, +41 44 552 08 00, info@finos.ch, <https://www.finos.ch>. Reference Number: FINOS-111.708.730.

11. Governing law

These terms are governed by Swiss law. The exclusive place of jurisdiction is Lucerne, Switzerland, subject to mandatory consumer venues.

Helfenstein Asset Management AG, Pilatusstrasse 23, 6003 Luzern, Switzerland. Document date 15 September 2026. This document does not constitute personalised advice. Swiss law; exclusive place of jurisdiction Lucerne, Switzerland.