

## Client Information on Blue Collar Investments AG pursuant to the Financial Services Act (FinSA)

The following information serves to fulfil the information duties of financial service providers towards their clients pursuant to Art. 8 et seq. of the Financial Services Act (“**FinSA**”). This information is provided neither for advertising purposes nor does it constitute an offer of financial services or financial instruments.

### General information and regulatory status

Blue Collar Investments AG (the “**Company**”) is a financial service provider within the meaning of FinSA, with its registered office at Grindelstrasse 6, 8304 Wallisellen.

The Company is primarily active in the area of investment advice provided on a professional basis for individual clients. Accordingly, its employees who provide investment advisory services are entered in the following **adviser register** pursuant to Art. 28 FinSA:

ARIF - Association Romande des Intermédiaires Financiers  
Address: Rue de Rive 8, Case postale 3178, 1211 Geneva 3  
Homepage: [www.arif.ch](http://www.arif.ch)

In accordance with Art. 74 et seq. FinSA, the Company is affiliated with the **Ombudsstelle** Stiftung Ombud Finance Switzerland – [www.ombudfinance.ch](http://www.ombudfinance.ch). In the event of disputes with the Company, private clients within the meaning of Art. 4 para. 2 FinSA and professional clients within the meaning of Art. 5 para. 1 FinSA may initiate mediation proceedings through the ombuds office.

The Company does not require authorisation from the Swiss Financial Market Supervisory Authority FINMA in order to carry out its activities.

As a non-tied insurance intermediary, the employees of the Company active in this segment are registered with FINMA.

With regard to its insurance intermediation activities, the Company has prepared a separate client information sheet, which can be viewed on the webpage at <https://Bluecollar.ch/vag45-en/>

### Maintenance of contact

The Company and its clients are obliged to remain in contact with one another and to inform each other without delay of any changes to their contact details.

### Business activities

The financial services provided by the Company include in particular the following areas:

- The Company professionally provides portfolio-related investment advice within the meaning of Art. 3 lit. c no. 4 FinSA.
- In addition, the Company professionally provides transaction-related investment advice within the meaning of Art. 3 lit. c no. 4 FinSA.
- Decisions and implementation of the investment recommendations are the responsibility of the clients. In these cases, the Company is not authorised to issue instructions to the custodian banks regarding client assets.
- The Company provides its ongoing financial services on the basis of written agreements concluded with clients, which contain all information on the essential characteristics, modes of operation, rights and obligations of the parties, as well as on the risks of the financial service provided.
- The Company also offers its clients financial instruments of third parties as well as of affiliated companies.

### Risks relating to financial services

The risks associated with the financial services provided are explained to clients in each case before the contract is concluded. Clients are requested to read carefully the information made available to them, in particular the brochure “Risks Involved in Trading Financial Instruments” issued by the Swiss Bankers Association, and to contact the Company if they have any questions. The brochure “Risks Involved in Trading Financial Instruments” can be accessed here: [https://www.swissbanking.ch/\\_Resources/Persistent/e/1/8/d/e18dc86d8033b556db0c7db772e9b025042db1d5/SBA\\_Risks\\_Involved\\_in\\_Trading\\_Financial\\_Instruments\\_2023\\_EN.pdf](https://www.swissbanking.ch/_Resources/Persistent/e/1/8/d/e18dc86d8033b556db0c7db772e9b025042db1d5/SBA_Risks_Involved_in_Trading_Financial_Instruments_2023_EN.pdf)

### Information on costs

Costs and fees are incurred in connection with the services provided by the Company. These are disclosed to clients before the contract is concluded and are regulated in detail in the agreements.

## Participations in and economic ties with third parties

The Company is part of the Weyrauch Group, whose parent company is Weyrauch Investment AG.

This may give rise to conflicts of interest, as the Company, among other things, distributes financial instruments issued by companies of the Weyrauch Group and may recommend them in advisory mandates. This creates a risk for clients that such financial instruments may be offered or recommended preferentially in comparison with other products.

## Market offering considered

When providing financial services, the Company takes into account not only financial instruments of third parties, but also offers financial instruments issued by Weyrauch Investment AG or its subsidiaries. The Company draws its clients' attention to this circumstance and to any conflicts of interest that may be associated with it.

## Conflicts of interest

### *In general*

Conflicts of interest may arise where the Company or its employees:

- can obtain a financial advantage for themselves or avoid a financial loss at the expense of clients;
- have an interest in the outcome of a financial service provided to clients that conflicts with the interests of the clients;
- when providing financial services, have a financial or other incentive to place the interests of certain clients above the interests of other clients; or
- accept financial or non-financial remuneration or services from a third party in relation to a financial service provided to the client.

In order to identify conflicts of interest and to prevent them from adversely affecting the client, the Company has taken the following organisational measures:

- The Company requires its employees to disclose mandates or other situations that may lead to a conflict of interest.
- The Company provides its employees with regular further training and ensures the necessary expertise.
- The Company has issued internal policies containing further rules on the handling of conflicts of interest, for example in relation to employees' own-account transactions.

## *Specific conflicts*

### In-house products:

When making offers or investment recommendations, the Company may also take into account financial instruments issued or structured by affiliated undertakings (so-called "in-house products").

Due to the Company's proximity to its in-house products, it is convinced of their quality and considers that it is acting in the clients' best interests by using them. Nevertheless, the Company may have incentives to prefer its in-house products over third-party products, for example because this channels funds to affiliated undertakings or because the Company receives separate compensation for doing so.

### Compensation from third parties:

In connection with the performance of client agreements, the Company may receive compensation and other remuneration from third parties (such as, for example, rebates on custody fees, transaction brokerage commissions or issuance fees, other retrocessions, distribution fees, referral commissions, discounts, finder's fees, etc.). The amount of such compensation varies depending on the investment instrument, issuer, service provider and frequency of transactions. Detailed information can be found in the relevant contractual documentation with the clients. These benefits constitute remuneration for the provision of efficient and high-quality infrastructures for the acquisition and disposal of financial instruments and, as a rule, do not result in any additional charges or fees for the Company's clients. Nevertheless, such remuneration may create financial incentives to carry out transactions in financial instruments for clients or to select products or service providers that are not primarily in the clients' interests.

The Company may receive non-monetary benefits free of charge from service providers, such as market and financial analyses, access to information platforms or training services. Such benefits are not directly related to the services provided to clients and are used by the Company to provide its services at the high level of quality expected by clients and to improve them on an ongoing basis. Nevertheless, such benefits may lead to conflicts of interest if they induce the Company to select or recommend certain service providers, contracting parties or financial instruments.

#### Compensation to third parties:

The Company may pay compensation to intermediaries who introduce clients or individual transactions to it. If the intermediary is itself in a mandate relationship with the client, the Company informs the intermediary that such compensation must either be passed on to the client or disclosed to the client.

#### ***Handling conflicts of interest***

In order to avoid extraneous interests influencing its services, the Company has committed itself and its employees to high professional standards. The Company and its employees adhere to the following principles: diligence and fairness, lawful and professional conduct, observance of market standards and, in particular, of client interests.

In order to avoid disadvantaging clients, the Company has, among other things, taken the following measures:

- Compliance with the laws and regulatory standards applicable to financial service providers under FinSA.
- Maintenance of a compliance function responsible for the identification, avoidance and management of possible conflicts of interest and which takes appropriate measures where necessary.
- Disclosure of and accountability for third-party benefits in accordance with regulatory requirements.
- Compliance with a defined selection process in investment advice for the selection of both in-house and third-party financial instruments using industry-standard objective parameters (expected performance, consistency with the risk profile, desired diversification, costs, etc.).
- Regulation of own-account transactions by the governing bodies and employees of the financial service provider.
- Regulation of the acceptance of gifts and other benefits by employees.
- Establishment of an internal remuneration system that does not create incentives to disregard duties or to engage in conduct contrary to clients' interests.
- Ongoing training of our employees.
- Disclosure of specific conflicts where a disadvantage to clients' interests cannot be ruled out.

#### **Privacy policy**

The currently applicable version of the Company's privacy policy can be found on our website:

<https://bluecollar.ch/en/privacy-policy/>