

FinSA Client information

Based on the legal requirements of Art. 8ff. of the Financial Services Act (FINSÄ), we would like to supply you with this information sheet which provides an overview of ISGAM AG (hereinafter referred to as the «financial institution») and its services.

A. Company information

Address

Street: Beethovenstrasse 48
Zip Code/City: 8002 Zurich
Phone: +41 44 286 60 60
Email: enquiry@isgam.ch
Website: www.isgam.ch

The financial institution was established in 2001.

Supervisory authority and audit firm

Under the new Federal Act on Financial Institutions (FinIA), all financial institutions need a license from FINMA to carry out their professional activities as a portfolio manager. The financial institution received its license on 26.01.2023 and is supervised by the supervisory organization FINcontrol Suisse AG. The financial institution is audited by the CAPREV Wirtschaftsprüfung und -beratung AG (regulatory audit) and Deloitte AG (financial audit). The address of the supervisory organization and the auditor companies can be found below.

Supervisory organization: FINcontrol Suisse AG
Street: c/o VQF Verein zur Qualitätssicherung von Finanzdienstleistungen, General-Guisan-Strasse 6
Zip Code / City: 6300 Zug
Phone: +41 41 767 36 00
Email: info@fincontrol.ch
Website: www.fincontrol.ch

Regulatory Audit Firm Name: CAPREV Wirtschaftsprüfung und -beratung AG
Address: Industriestrasse 47
Zip Code / City: 6300 Zug
Phone: +41 41 761 92 45
Email: info@caprev.ch
Website: www.caprev.ch

Financial Audit Firm Name: Deloitte AG
Address: Pfingstweidstrasse 11
Zip Code / City: 8005 Zurich
Phone: +41 58 279 60 00
Email: zurichreception@deloitte.ch
Website: www2.deloitte.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 client 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.

Name Ombudsman: Finanzombudsstelle Schweiz (FINOS)
Address: Talstrasse 20
Zip Code / City: 8001 Zürich
Phone: +41 44 552 08 00
Email: info@finos.ch
Website: www.finos.ch

B. Information on the offered financial services

The financial institution provides portfolio management services.

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

The financial institution has all the necessary licences to perform the services described above.

C. Client segmentation

Financial service providers are required to classify their clients into a client segmentation according to the law and adhere to the respective code-of-conduct. The Financial Services Act provides for «retail clients», «professional clients» and «institutional clients» 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 client classification by opting out.

D. Information on risks and costs

General risks associated with financial instruments transactions

The portfolio management services involve financial risks. The financial institution shall 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 portfolio 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 portfolio 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 acceptance of payments from third parties as well as their treatment are regulated in detail and comprehensively in the respective portfolio management contracts.

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.