

Legal information

I. www.kraemerschwab.com Website

This Website (hereinafter referred to as the “KSCO Website”) is operated by Kraemer, Schwab & Co. AG, an investment company based in Zug, Switzerland.

II. Access

Access to the KSCO Website is forbidden to persons in any jurisdiction (by way of domicile, residence, nationality or otherwise) where the publication or availability of the KSCO Website would result in a violation of any applicable law or regulation. The KSCO Website is not directed towards residents outside Switzerland and in particular not towards residents or nationals of the United States of America. If laws or regulations of such jurisdiction are applicable, you are not authorized to proceed to the KSCO Website and must exit this Website immediately. Otherwise, you may proceed to the KSCO Website after reading and agreeing to the following terms and conditions.

III. Restrictions

The KSCO Website does not constitute an offer or a solicitation to sell, or an invitation to subscribe, shares or units in investment funds or other securities, or an offer to provide investment advisory services or other services referred to on this site. Offers to sell securities, and subscription and deposits for them, may be made or taken only by Kraemer, Schwab & Co. AG or its official agents who are authorized to do so. Such offers cannot be made or accepted from any investors in any jurisdiction where such activity would violate local laws or regulations.

IV. Copyright

All information available on the KSCO Website is under copyright of Kraemer, Schwab & Co. without prejudice to the copyright of third parties. In no event may you acquire title to any software or material by downloading, or otherwise copying, from the KSCO Website. Kraemer, Schwab & Co. AG reserves its rights with respect to copyright and trademark ownership of all information on the KSCO Website and will enforce such rights to the full extent of applicable law.

V. Privacy Policy

In this privacy policy, we, **Kraemer, Schwab & Co. AG Investment Management (“KSCO”)**, inform you which data we collect about you, why we process it and to whom we pass it on, so that we can guarantee transparent and legally compliant data processing. We will provide you with the information you need to assert your rights under the applicable Swiss Data Protection Act (DPA). If you have any further questions about the processing of your personal data, please do not hesitate to contact us.

1. Contact Details of the Person Responsible

If you have any questions about data protection, you can contact the following address:

Kraemer, Schwab & Co. AG Investment Management

Bahnhofstrasse 11
P.O. Box 7463
CH-6300 Zug
Switzerland

info@kraemerschwab.com

2. Collection of Personal Data

We primarily process the personal data that we receive from you as an employee, job applicant, business partner, customer or interested party and that we need to achieve the purposes set out in section 3 of this Privacy Policy (e.g. first and last name, address, email address, telephone number, function, application documents and other information relating to you that you provide to us verbally or in writing). We may also obtain data about you from publicly accessible databases (e.g. commercial registers, social media platforms) or may receive such data from third parties, e.g. from your employer.

Insofar as this is permitted, we also obtain certain data from publicly accessible sources (e.g. debt collection registers, land registers, commercial registers, press, Internet) or receive such data from authorities and other third parties. In addition to the data that you provide to us directly, the categories of personal data that we receive about you from third parties include, in particular, information from public registers, information in connection with your professional functions and activities, information about you that people from your environment (family, advisors, legal representatives, etc.) provide to us so that we can conclude or process contracts with you or with your involvement (e.g. references, powers of attorney, information about your legal status, etc.). References, powers of attorney, information on compliance with legal requirements such as the fight against money laundering and export restrictions, information from banks, insurance companies, sales and other contractual partners of ours on the use or provision of services by you (e.g. payments made, purchases made), information from the media and Internet about your person (insofar as this is appropriate in the specific case, e.g. in the context of an application, customer acquisition, marketing, etc.).

Please note that you may only provide us with data from third parties (e.g. work colleagues or family members) if you have informed the persons concerned in advance about the processing by us by referring to this privacy policy. Finally, we would like to point out that our web server automatically logs every visit to our website in a temporary log file. User-specific data (e.g. browser information, IP) and technical data (e.g. name and URL of the referring website) are logged for the purpose of establishing a connection and optimizing your website visit, whereby we may also use so-called "cookies" (see section 5).

3. Purposes of Data Processing

We process your personal data primarily for the purpose of initiating and processing contracts with you (e.g. as a customer or employee) and/or with third parties (e.g. your employer as a service provider or business partner of ours). We also use your data to check and respond to your inquiries (or a job application) or to communicate with you in other ways (e.g. sending newsletters or responding to contact inquiries). We may also use your data for the following purposes:

- Ensuring the availability and security of our website;
- Improvement and further development of our services and website;
- Compliance with legal and/or regulatory obligations, in particular anti-money laundering regulations;

- Enforcement of or defense against legal claims in and out of court proceedings;
- Protection of other legitimate interests;
- Automated individual decisions.

We generally refrain from making automated individual decisions, i.e. decisions that are based exclusively on automated processing (without human influence) and that are associated with a legal consequence for you (e.g. refusal to conclude a contract) or that significantly affect you in some other way. Should we make such decisions in exceptional cases, you will be informed of this on a case-by-case basis.

4. Cookies

Cookies help in many ways to make your visit to our websites easier, more pleasant and more meaningful. Cookies are small text or information files that your web browser automatically saves on your computer's hard disk when you visit our websites. Cookies do not damage your computer/device and do not contain viruses. We also use cookies for statistical purposes.

For example, we use cookies to temporarily store your entries when you fill out a form on the website so that you do not have to repeat the entry when you call up another subpage.

Most Internet browsers accept cookies automatically. However, you can configure your browser so that no cookies are stored on your computer/device or so that a message always appears when you receive a new cookie. You can also activate the automatic deletion of cookies when closing the browser and you can delete cookies that have already been set at any time via an Internet browser or other software programs.

5. WordPress

Our website uses WordPress, a widely used content management platform, to facilitate the design and management of content. WordPress uses both its own and third-party cookies to ensure the functionality of the website and improve the user experience. For example, these cookies allow you to remain recognizable as a logged-in user so that you do not have to log in again each time you visit a new page. In addition, WordPress collects statistical data that helps us to understand how our website is used and thus to constantly optimize it.

As with other cookies, you can also adjust the settings for WordPress cookies in your web browser. You have the option of configuring the handling of cookies so that either no cookies are stored or you are informed each time a new cookie is set. You can also delete cookies that have already been saved or activate the automatic deletion of cookies when you close your browser.

Please note that disabling cookies may limit the functionality of the website and some features may not work as intended.

6. WP-Forms

Our website uses WP-Forms, a plugin for WordPress that enables us to create user-friendly forms. When you fill out and submit a form, the data entered and associated meta-information, such as your IP address, is stored. This information is collected for the purpose of communication and data processing and may be used for statistical analysis in order to continuously improve the service.

WP-Forms uses cookies to enable certain functions such as the temporary storage of your entries. This way, you do not have to repeat all your entries if you want to return to a previous page. These cookies are temporary and are automatically deleted as soon as you close your web browser. Please

note that deactivating cookies in this context may impair the functionality of the form and lead to restrictions in the user experience.

7. Google reCAPTCHA

To protect your requests and form submissions on our website, we use Google reCAPTCHA. This is a service provided by Google LLC, which serves to ensure that the input is made by a human and not abusively by automated, machine processing. reCAPTCHA uses cookies and other data such as your IP address to perform this analysis. This information is sent to Google servers and analyzed there.

Google reCAPTCHA cookies are necessary for the correct functionality of the security check and help to increase the security of the website for all users. The cookies are only stored for the duration of the current session and are automatically deleted when you close your browser.

As with other cookies, you can configure your web browser so that you are informed about the setting of reCAPTCHA cookies or completely prevent the storage of cookies. You can also activate the automatic deletion of cookies when closing the browser. Please note that deactivating these cookies could impair the functionality of the reCAPTCHA services and thus reduce the security of the website for you and other users.

8. Recipients of Personal Data

We may use external service providers to process your personal data. These recipients are checked by us with regard to compliance with data protection and are contractually obliged to process the personal data received exclusively in accordance with our instructions.

9. Disclosure Abroad

The recipients of your personal data named in section 8 are generally located in Switzerland or in the EU or EEA, but may in principle be located anywhere in the world.

If we transfer your personal data to a recipient in a country without adequate statutory data protection, we ensure adequate data protection by means of appropriate contracts (standard data protection clauses that have been approved, issued or recognized in advance by the Federal Data Protection and Information Commissioner [FDPIC]) and - where necessary - additional protective measures or rely on the statutory exceptions of consent, contract processing, the establishment, exercise or enforcement of legal claims, overriding public interests, published personal data or the need to protect your integrity.

10. Storage Period

We process your personal data for as long as is necessary for the fulfillment of our contractual and/or legal obligations or otherwise for the purposes pursued with the processing, i.e. e.g. for the duration of the entire contractual or employment relationship (i.e. from the initiation, execution to the termination of the contract) as well as beyond that in accordance with any statutory retention and documentation obligations. It is possible that personal data may be stored for the period in which claims can be asserted against us and insofar as we are otherwise required to do so by law and regulation (in particular due to money laundering regulations) or our legitimate business interests require this (e.g. for evidence and/or documentation purposes). As soon as the purposes and/or laws no longer require it, your data will be deleted or anonymized.

11. Data Security

We take appropriate security measures to protect the confidentiality, integrity and availability of your personal data, to protect it against unauthorized or unlawful processing and to counteract the risks of loss, unintentional alteration, unwanted disclosure or unauthorized access.

12. Note on Consent and Your Rights

You can revoke any consent to the processing of your personal data at any time with effect for the future by writing to the address given in section 1.

You have the right to information, correction, deletion and disclosure of your personal data for the purpose of transfer to another body. Please note that we reserve the right to assert restrictions provided for by law, e.g. if we are obliged to store or process certain data, have an overriding interest in doing so or require it for the assertion of claims.

The exercise of your rights requires proof of identity (e.g. by presenting a copy of your ID). To assert your rights, you can contact us at the address given in section 1.

You have the right to enforce your claims in court or to contact the competent authority. The competent data protection authority in Switzerland is the Federal Data Protection and Information Commissioner (<http://www.edoeb.admin.ch>).

13. Modifications

We may amend this privacy policy at any time without prior notice. The current version published on our website applies.

VI. No Reliance / no Representation or Warranty

The information made available on the KSCO Website has been prepared by Kraemer, Schwab & Co. AG, which has taken all reasonable care to ensure that it is fair, accurate and complete. However, Kraemer, Schwab & Co. AG makes no representation or warranty, express or implied, as to the accuracy, completeness or fitness for any purpose or use of the said information.

Kraemer, Schwab & Co. AG cannot guarantee that the information found on the KSCO Website has not been distorted as a result of technical or other malfunctions (disconnection, interference by third parties, viruses, etc). Nothing contained on the KSCO Website shall be construed as a specific investment, legal, tax or other advice. Information or opinions expressed therein may have no relevance to the specific investment objectives, financial situation or particular needs of any specific recipient of the said information. Relevant, personal and specific professional advice must always be obtained before making any investment decision. The information or opinions contained on the KSCO Website are provided for personal and informational purposes only and are subject to change without notice. The value of investments in any securities, derivative products or mutual funds may go down, as well as up, and, as a result, the investor may not get back the amount originally invested. Past performance is no guarantee for future performance.

VII. Limitations on Liability

To the extent permitted by law, Kraemer, Schwab & Co. AG, the company or its individual members,

partners, directors, officers and employees will not be liable, including in the case of negligence, for any loss or damages of any kind, including but not limited to any direct, indirect or consequential damages, arising out of or related to the access of, use of, browsing in, or downloading from the KSCO Website or any other site linked with the KSCO Website.

VIII. Linked Websites

The KSCO Website may contain links to other Websites controlled or offered by third parties. Kraemer, Schwab & Co. AG has not reviewed, and hereby makes no representation or warranty for any information or material available at any of these linked Websites. By linking a third-party Website to the KSCO Website, Kraemer, Schwab & Co. AG does not endorse or recommend any products or services offered on such third-party Websites. The provider of the linked page alone is liable for illegal, incorrect or incomplete content and in particular for damage caused by the content of linked pages. It is irrelevant whether the damage is of a direct, indirect or financial nature or any other damage that could result from loss of data, loss of use or other reasons of any kind.

IX. Governing Law

Use of the KSCO Website shall be made subject to the laws of Switzerland, which shall exclusively govern the interpretation, application and effect of all the above conditions of use. The courts of Zug, Switzerland shall have exclusive jurisdiction over all claims or disputes arising in relation to, out of, or in connection with the KSCO Website and its use.