

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. Data Privacy

Kraemer, Schwab & Co. AG takes data protection seriously and would like to use this data protection declaration to explain what data is required and how it is used.

Kraemer, Schwab & Co. AG cannot guarantee the security of data transmission on the internet. In particular, there is a risk of access by third parties when data is transmitted by e-mail.

The protection of privacy is of paramount importance. Therefore, compliance with the legal provisions on data protection is key for Kraemer, Schwab & Co. AG. Since data protection begins with transparency, we would like to inform you when we store which personal data, how we use it, but also how you can restrict or prevent its use.

What is personal data?

Personal data is defined as all information about the personal and factual circumstances of an individual person. This includes information and details such as name, address or phone number. An e-mail address is also considered as personal data, if it is related to the (correct) name and a person may be identified. Information that cannot be used to determine the identity of a person is not considered as personal data (e.g. the indication of gender or age or education).

Use and disclosure of personal data

Kraemer, Schwab & Co. AG is obliged to protect your privacy and uses your personal data only within the company. In case personal data needs to be passed on to third-parties, Kraemer, Schwab & Co. AG ensures that such companies are contractually bound to comply with data protection provisions. Otherwise, your personal information will not be passed on to third-parties unless you have given your express consent or Kraemer, Schwab & Co. AG is obliged to disclose it, e.g. based on a court or official order.

Contact

When contacting Kraemer, Schwab & Co. AG (e.g. by contact form or e-mail), the sender's details are stored for the purpose of processing the enquiry or any follow-up questions.

Information request and questions

You may at any time request information free of charge and without delay about any data stored about you or about a username assigned to you. Kraemer, Schwab & Co. AG reserves the right to provide this information electronically. In addition, you have the right to refuse

the use of your personal data for the future. The changed or deleted information will not be retained by Kraemer, Schwab & Co. AG. In the event of an information request, you have to provide sufficient facts to specify our request and to provide valid proof that it is your information.

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.