



CAT WEALTH MANAGEMENT

FINSA Client information

Based on the legal requirements of Art. 8ff. of the Financial Services Act (FINSA), we would like to provide you with this information document that gives an overview of CAT Wealth Management Ltd. and its services. We ask you to take note of this information.

Company information

CAT Zürich CAT Wealth Management Ltd. Tessinerplatz 7 CH- 8002 Zürich Phone: +41 43 311 27 90 Website: www.catwm.ch	CAT Bern CAT Wealth Management Ltd. Bahnhofstrasse 5 CH-3322 Urtenen-Schönbühl Phone: +41 33 755 68 68 Website: www.catwm.ch	CAT Lugano CAT Wealth Management Ltd. Via Nassa 5 CH-6900 Lugano Phone: +41 43 311 27 90 Website: www.catwm.ch
--	---	---

CAT Wealth Management Ltd. is a swiss-domiciled asset management company with the legal form of an owner-managed public limited company and a member of CAT Financial Group Ltd.. CAT Wealth Management Ltd. is the wealth management arm of the CAT Financial Group Ltd. which emerged out of a management buyout of the former Cat Group Ltd., founded in 1988. Traditional Swiss financial boutique services meet the modern state-of-the-art portfolio management philosophy.

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 12 December 2023 and is supervised by the FINcontrol Suisse Ltd. The financial institution is audited by CAPREV in terms of supervisory law. The address of the supervisory organization and the audit company can be found below.

FINcontrol Suisse Ltd.
General-Guisan-Strasse 6, 6300 Zug
Phone: +41 41 767 36 00
E-Mail: info@fincontrol.ch
Website: www.fincontrol.ch

CAPREV
Wirtschaftsprüfung und -beratung AG
Industriestrasse 47, 6300 Zug
Phone: +41 41 761 92 45
E-Mail: info@caprev.ch
Website: www.caprev.ch

Ombudsman

CAT Wealth Management Ltd. is affiliated with the independent ombudsman FINOS, which is recognized by the Federal Department of Finance. Disputes concerning legal claims between the customer 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 FINOS is stated below.

Finanzombudsstelle Schweiz (FINOS)
Talstrasse 20, 8001 Zürich
Phone: +41 44 522 08 00
E-Mail: info@finos.ch
Website: www.finos.ch



CAT WEALTH MANAGEMENT

Information on the offered financial services

AT Wealth Management Ltd. provides asset management services and transaction- and portfolio-based investment advisory services to its clients.

In the case of a transaction- or portfolio-based investment advisory mandate with CAT Wealth Management Ltd., a personal recommendation relating to individual financial instruments is provided to the client. The portfolio-based investment advisory. The decision to buy or sell remains always ultimately with the client.

A discretionary mandate is understood to be the management of the entirety or parts of assets belonging to the client. The client delegates the decision about the investments to CAT Wealth Management Ltd. (based on a limited power of attorney), whereby this is made in accordance with the agreed investment strategy.

For detailed information on the essential rights and obligations that arise from an investment advisory or discretionary mandate contract, we refer to the corresponding contracts between CAT Wealth Management Ltd. and its customers.

Client segmentation

Financial service providers are required to classify their customers into a legally predefined client segmentation. The Financial Services Act provides segments for «retail clients», «professional clients» and «institutional clients». For each customer, a customer classification is determined within the framework of the cooperation with CAT Wealth Management Limited. Subject to certain conditions, the customer may change the customer classification by opting in or opting out.

Information on risks and costs

General risks associated with financial instruments transactions

The investment advisory and discretionary mandate services involve financial risks. CAT Wealth Management Ltd. shall provide all clients with the «Risks associated with Financial Instruments Transactions» brochure prior to the conclusion of the contract. This brochure can also be found at www.swissbanking.org.

Clients of CAT Wealth Management Ltd. 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 Investment advisory or discretionary management agreement.

In the case of investment advice, CAT Wealth Management Ltd. shall provide its retail clients with the fact sheet of the recommended financial instrument.

Information on costs

A fee is charged for the services provided, 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 advisory or discretionary management agreement.

Information about relationships with third parties

Associated with the financial services offered by the CAT Wealth Management Ltd., there may be an economic commitment to third parties. The receiving of payments from third parties and their treatment are regulated in detail in the investment advisory and discretionary mandate agreements.

Information on the market offer considered

CAT Wealth Management Ltd. basically follows an «open universe approach» and tries to make the best possible choice for the client when selecting financial instruments.