Consumer information on Investment Advice services

Dear Client,

In compliance with the European Directive 2019/882 on the accessibility requirements of products and services, implemented in Sweden by the law issued on 11th May 2023 on the availability of certain products and services (SFS 2023:254) (the "Accessibility Law"), UBS Europe SE, Sweden Branch undertakes to ensure that its services are accessible to all users, including persons with disabilities. Indeed, the Accessibility Law aims to ensure the accessibility of products and services offered by companies. This means: All consumers should have easy access to the offered products and services. They should not need to rely on external help. The goal is to allow for a more inclusive society and facilitates independent living for persons with disabilities.

In this context, a summary of the key features of the investment advice services can be found in this document.

Please note: This information is intended to explain investment advice and our services related to investment advice. It is not legally binding. Only your contractual documents are legally binding.

This information is divided into 4 parts:

- Part 1 contains specific information. Here we explain investment advice and our services related to investment advice.
- Parts 2, 3, and 4 contain general information on the below.
  - You are not satisfied with our services? In Part 2, we inform you about the options you have in case of a complaint.
  - You want to know how we meet the requirements of the Accessibility Law with our services? In Part 3, we inform you about the accessibility features of our service.
  - You have problems with the accessibility of our services? In Part 4, we inform you who you can contact in this case. Here you will find information about the responsible market surveillance authority.

UBS Europe SE, Sweden Branch

Table of contents

1. **Explanation of our service** 3
   - 1.1. What is investment advice? 3
   - 1.2. What are financial instruments? 3
   - 1.3. How does investment advice work? 3
   - 1.4. What costs do you incur in investment advice? 4
   - 1.5. Is there a contract term? 4

2. **Your options in case of a complaint** 5
   - 2.1. Customer complaints 5
   - 2.2. Out-of-court dispute resolution 5

3. **Features of the accessibility of our services** 6
   - 3.1. Accessibility of our services 6
   - 3.2. Accessibility of this information 7
   - 3.3. Accessibility of documents related to our services 7

4. **Responsible market surveillance authority** 7

1. Explanation of our service

In this part, we explain investment advice and our services related to it. We inform you about the essential features and the functioning of investment advice services.

1.1. What is investment advice?

In investment advice, we provide you with recommendations on financial instruments.

There are the following options:

- Buy: We recommend that you buy a financial instrument.
- Sell: We recommend that you sell a financial instrument.
- Hold: We recommend that you do not sell a financial instrument (but continue to hold it).
- Do not buy: We recommend that you do not buy a financial instrument.

In the context of investment advice, we consider your financial situation and your personal preferences. With each consultation, you receive a suitability statement from us. This is a document in which we explain how our recommendation fits you.

In the end, you decide whether you want to follow our recommendation.

Please note: Our recommendation is only valid at the time of consultation. We only review the recommendation later if we have agreed on this with you beforehand. If you have purchased financial instruments, you must monitor their development yourself.

1.2. What are financial instruments?

The term financial instruments appears in banking laws. For example, it appears in the Securities Market Act 2007:528, as amended. Financial instruments include:

- Securities, such as stocks, bonds, certificates, and warrants
- Shares in investment funds
- Derivatives

1.3. How does investment advice work?

Investment advice usually involves four steps:

1. Setting up the advisory service: Either you contact UBS or UBS contacts you to discuss the most appropriate investment services for you. You can schedule such an initial appointment simply by calling your Client Advisor. The initial appointment takes place either at our offices, by phone or via video call. During the initial appointment we discuss what your needs are and how UBS can best fulfil them.
2. Information gathering: For investment advice, we need certain information from you. Specifically, we ask you for certain personal data and your wishes regarding the investment of your assets. This is legally required: Without your information, we are not allowed to advise you. Your information helps us understand your interests and needs.

We need the following information from you:

- Financial situation(What is your income? What are your expenses? What are your assets/debts, loans?)
- Loss capacity (What financial losses could you handle?)
- Investment objectives (What do you want to achieve with the investment of your assets? For example: long-term wealth accumulation)
- Investment horizon (For what period do you want to invest your money?)
- Risk tolerance (What financial risks are you willing to take? For example: fluctuations in value, losses)
- Sustainability preferences (Should sustainability criteria be considered in the investment of your assets? For example: investments that contribute to achieving an environmental goal)
- Experience and knowledge in investing assets in financial instruments / experience and knowledge with services related to financial instruments

3. Recommendation: Based on your information, we provide you with recommendations on financial instruments. We only give you a recommendation if it fits your information.

You receive information from us about the recommended financial instruments, either verbally or through information sheets. Examples of information sheets are the product information sheet for stocks and bonds or basic information sheets for investment funds.

4. Documentation: In the final step, you receive a written summary of our recommendation, the suitability statement. This summary includes our recommendation and an explanation of how it fits you.

In the end, you decide whether you want to follow our recommendation.

1.4. What costs do you incur in investment advice?

For investment advice, you are charged with advisory fees. You usually receive cost information from us. It provides an overview of the costs and follow-up costs associated with the purchase, holding, and sale of a financial instrument. The cost information may also include information that we receive a payment from third parties in connection with the purchase of a financial instrument. This can be, for example, a payment from a fund company.

1.5. Is there a contract term?

There is no minimum contract term for investment advice. The service may be terminated by either party in writing at any time.

2. Your options in case of a complaint

Are you dissatisfied with our service or our product? In this section, we inform you about the options you have, as our client or prospect, in case you wish to file a complaint.

2.1. Customer complaints

As a client or prospect of UBS Europe SE, Sweden Branch you can file your complaint in writing (via email or letter) or verbally (in person or via phone) to your client advisor or any other direct contact within UBS. Alternatively, you can send an email or a letter directly to the team in charge at UBS Europe SE, Luxembourg Branch, where your account is booked:

UBS Europe SE, Luxembourg Branch
Team Client Complaints & Quality Assurance Luxembourg
33A avenue J.F. Kennedy
L-2010 Luxembourg
Email: sh-complaintsmanagement_luxembourg@ubs.com

The submission of a complaint is free of charge and we are committed to provide you with a thorough response within the following time-frames:

- 5 (five) business days for any complaint related to OTC Derivative Confirmations;
- 15 (fifteen) business days for any payment related client complaint under PSD2;
- 1 (one) month for any other complaint.

For more information on complaints, please visit our website:
https://www.ubs.com/lu/en/wealthmanagement/regulatory/complaints.html.

Should you remain unsatisfied with our first response, you may file a complaint with the Branch Manager responsible for the complaints management: Mr. Wolfgang Jacob. We inform you about this possibility and the escalation contact in our response to you.

2.2. Out-of-court dispute resolution

Have you filed a complaint with our Branch Manager, but you remain unsatisfied? Then you have the right to open an out-of-court complaint resolution.

If, despite our best efforts, you remain unsatisfied with our response or have not received an answer to your complaint within the relevant timeframe as stated above, you may refer to the Luxembourg financial regulator according to the provisions of the CSSF Regulation N°16-7 and related CSSF Circular 17/671 relating to the out-of-court resolution of complaints.

To initiate the **out-of-court complaint resolution process**, the complaint can be filed with the CSSF free of charge. Please visit the CSSF website for any details: https://www.cssf.lu/en/customer-complaints/.

3. Features of the accessibility of our services

Do you want to know how we meet the requirements of the Accessibility Law with our services? In this section, we inform you about the accessibility features of our service.

Background: The Accessibility Law obliges us, among other things, to comply with the guidelines for accessible web content. These guidelines aim to make web content as accessible as possible for all people. This is especially true for people with disabilities. The guidelines are based on the following four principles of accessibility:

- Perceivability: As many people as possible should be able to perceive the information and IT functions. This means for us, for example: We must ensure that there are alternative texts for images and graphics.

- Operability: As many people as possible should be able to operate the IT functions. This means for us, for example: We must ensure that our web content can be operated with a keyboard.

- Understandability: The web content should be readable and clearly understandable for as many people as possible. This means for us, for example: We must offer our web content in as simple language as possible.

- Robustness: The web content must be as compatible as possible with so-called assistive technologies. Assistive technologies are, for example, programs for reading aloud or enlarging web content, but also for converting speech into text. This means for us, for example: We must comply with standards for the use of assistive technologies, such as standards for the technical structure and labelling of web content.

We meet the requirements of the Accessibility Law with our services by implementing these principles.

3.1. Accessibility of our services

These are the features of the accessibility of our services in investment advice:

You can use banking apps to transmit orders for the purchase or sale of financial instruments. The online banking has various sensory channels, for example: optimization of contrasts; adjustment of text size and line spacing; input with the help of a keyboard.

3.2. Accessibility of this information

The accessibility features of this information are as follows:

- We provide this information in various ways – via different sensory channels:
  - In person: by handing it out at our premises or reading it aloud to you by a client advisor
  - Digitally: via a direct link to the document on our website
- The content of this information is written in easy-to-understand language. The language level does not exceed B2 of the Common European Framework of Reference for Languages (CEFR). Please note: This does not apply to the actual service contract, the General Terms and Conditions or the Pre-contractual Information associated with the service contract.

- The layout of this information is designed to be particularly user-friendly: the font, font size, line length and line spacing have been chosen to ensure that it is easy to read. In addition, care has been taken to ensure the highest possible contrast between the foreground (e.g., text or meaningful graphic elements) and the background.

3.3. Accessibility of documents related to our services

These are the accessibility features of documents relating to our services:

- The documents are designed to be increasingly accessible. This means that their presentation will meet requirements that enable individual adaptation, such as enlarging the font or reading aloud with adjustable volume and reading speed. The display and screen reading functions of the respective devices and operating systems will be ensured.
- The documents will be available in PDF/UA (PDF/Universal Accessibility) format, which optimally supports the accessibility features of devices, operating systems and reading applications. This allows content to be perceived through various sensory channels, such as visual and auditory, for example through screen reading programs.
- Graphic content such as images and diagrams will contain a short text description – either directly visible below the element or stored as alternative text (alt text) in the code. This allows people with visual impairments to understand the content and function of the image with the help of screen readers.

4. Responsible market surveillance authority

Do you have problems with the accessibility of our service? In this section, we inform you who you can contact in this case. The responsible authority is the Swedish Post and Telecom Authority. They check whether economic operators comply with certain legal regulations relating to accessibility requirements. If you have problems using our service, you can submit an application to this authority. They will then possibly take legal action against us as an economic operator. In your application, you can claim that we have violated a requirement of the Accessibility Law. The contact details of this authority are as follows:
Email: pts@pts.se
Telephone: +46 (0)8-678 55 00
Postal address: Box 6101, 102 32 Stockholm
Visiting address: Hälsingegatan 38, Stockholm