

## LEGAL NOTICE / TERMS OF USE

Swiss Rock Asset Management AG

### 1. Consent

Please read the following legal information / terms of use ("Terms of Use") carefully before accessing the website of Swiss Rock Asset Management AG ("Swiss Rock"). By accessing the Swiss Rock website, you declare that you have understood the Terms of Use and accept them in full. If you do not understand or do not accept one or more of the provisions of the Terms of Use, please exit the Swiss Rock website.

### 2. Limited access

The Swiss Rock website may not be accessed by persons who (in particular on the basis of their nationality and/or place of residence) are subject to a jurisdiction that prohibits the publication of the content of the Swiss Rock website or access to the Swiss Rock website (for whatever reason). Persons to whom these restrictions apply are prohibited from accessing the Swiss Rock website.

### 3. No offer

The information and opinions published on the Swiss Rock website do not constitute a recommendation, a solicitation, an offer or an invitation to make an offer (i) to purchase or sell investment instruments, (ii) to effect any other transaction or (iii) to conclude any other legal act. They are intended solely for information and advertising purposes. It cannot be excluded that the investment instruments and services described are not suitable or not available for you.

### 4. No consultation

The information and opinions published on the Swiss Rock website are not intended as investment advice and in no way constitute advice on legal, tax, economic or other matters. They are unsuitable as a basis for decision-making. Before you decide to take any concrete action, you should seek advice from a specialized expert. By presenting content on the website or calling it up, the provider does not enter into any contractual relationship with the user.

### 5. No warranty

Swiss Rock takes the greatest possible care in compiling the content on this website. The contents of the Swiss Rock website are constantly updated and checked for accuracy. However, Swiss Rock and its contractual partners make no warranty (either express or implied) and give no assurance regarding the correctness, accuracy, up-to-dateness and completeness of the content published on the Swiss Rock website. In particular, Swiss Rock is under no obligation to update any outdated information or opinions, to remove any such information or opinions from the Swiss Rock website, or to label any such information or opinions accordingly. The information and opinions contained on the Swiss Rock website are subject to change without notice.

Furthermore, Swiss Rock assumes no responsibility and gives no warranty that the functions contained in the Swiss Rock website will be uninterrupted or error-free, that defects will be corrected, or that the Swiss Rock website or the servers from which its contents are accessed are free of viruses, Trojan horses, worms, software bombs or other harmful components and programs.

The past performance of an investment instrument is not necessarily indicative of its future performance. Investments in foreign currencies are also subject to exchange rate fluctuations. Distributions in connection with an investment instrument may also vary. Swiss Rock does not guarantee (i) the increase or decrease in the value or

preservation of the value of the capital invested in investment instruments, and (ii) the amount of future distributions.

All data available through this website, including but not limited to financial market data, price data, reports, research or other financial information, are based on sources believed to be reliable and have been carefully selected. All available information is provided to the user "as is" without warranty of any kind, either express or implied, including, but not limited to, warranties of quality, originality, intellectual property infringement or fitness for a particular purpose.

## **6. No liability**

Swiss Rock does not assume any liability or guarantee for the topicality, correctness and completeness of the information provided on its website. To the extent permitted by law, Swiss Rock shall not be liable for any direct, indirect or consequential damages, including lost profits, arising out of or in connection with the use of the information provided on the Swiss Rock website or the content contained therein.

## **7. No orders**

The input fields contained in the Swiss Rock website are not available for placing orders (e.g. orders to buy/sell investment instruments) with Swiss Rock. Orders placed in this way will not be executed by Swiss Rock - even without corresponding feedback to the sender - and no effective contract with Swiss Rock will be concluded.

## **8. Property, copyright and trademark rights**

All elements on the Swiss Rock website are protected by intellectual property rights and are the property of Swiss Rock or third parties. Downloading or printing elements from the Swiss Rock website does not transfer any rights, in particular no rights relating to software and trademarks. Copyright notices and trademarks may not be altered or removed. The reproduction of elements of the Swiss Rock website, in whole or in part, in any form whatsoever (in particular electronically or printed), is only permitted with full acknowledgement of the source and the prior written consent of Swiss Rock.

## **9. Links to other websites**

By using a link, you may leave the Swiss Rock website to websites of other providers (so-called "external links") and their content. Links to external websites on the Swiss Rock website are provided by Swiss Rock in addition to its own content for user convenience and information purposes only. Swiss Rock has no control over the content of such external websites and assumes no responsibility regarding their correctness, accuracy, completeness, truth, timeliness or suitability for any particular purpose. Any liability of Swiss Rock, especially for possible direct or indirect damages or consequences resulting from the use of the contents of the external websites, is excluded. Swiss Rock has no influence whatsoever on the contents of the linked pages and therefore, despite careful selection, accepts no liability for the contents of external links, in particular for those which were changed after the link was set.

In addition, Swiss Rock does not warrant that such web pages or their content will not give rise to any copyright or trademark claims or other infringement of third party rights, or that such web pages or their content are free of viruses or other harmful components. No warranty is given for the authenticity of the documents on the Internet

## **10. Modification of the terms of use**

Swiss Rock reserves the right to change these Terms of Use from time to time. We therefore ask you to read these Terms of Use each time you access the Swiss Rock website and to check whether you also agree with the new version. If you do not agree with one or more provisions of the

If you do not understand or do not accept the current Terms of Use, please exit the Swiss Rock website.

## **11. Legal validity of the disclaimers**

The aforementioned disclaimer is to be regarded as part of the internet publication which you were referred from. If sections or individual terms of this statement are not legal or correct, the content or validity of the other parts remain uninfluenced by this fact.

## **12. Applicable law / place of jurisdiction**

The user access and the use of the Swiss Rock website as well as the terms of use are subject to Swiss law with jurisdiction in Zurich for all customers.

Privacy Policy Swiss Rock Asset Management AG FIDLEG

Information Letter

Swiss Rock Asset Management  
AG Rigistrasse 60  
CH-8006 Zurich