

Dealing with conflicts of interest

Use of Baloise Group financial instruments in the context of asset management and investment advice provided by Baloise Bank

Baloise Bank endeavours to conduct its business activities in such a way that the interests of Baloise Bank and its employees and the interests of its customers are aligned and do not come into conflict. Nevertheless, conflicts of interest cannot always be avoided. Below, we provide information on possible conflicts of interest and selected measures for dealing with them.

Baloise Bank may use or recommend investment funds and other financial instruments provided by the Baloise Group as part of its asset management and investment advice. Their nature as such is indicated in the name of the financial instrument and/or in the key information document (KID).

Investment funds and other financial instruments provided by the Baloise Group are set up and managed professionally and with care by Baloise Group companies (namely Baloise Asset Management Ltd) or external specialists. The Group, the individual companies and the relevant financial instruments are subject to the strict rules of Swiss financial market law and the jurisdiction of the countries in which the financial instruments are issued. In particular, some of the Baloise Group's investment funds are subject to Luxembourg law.

Customers are not exposed to specific risks due to the fact that the Bank uses investment funds and other financial instruments provided by the Baloise Group.

Registered shares in Baloise Holding Ltd are not used in asset management.