



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: <a href="http://www.catwm.ch">www.catwm.ch</a>	CAT Bern CAT Wealth Management Ltd. Bahnhofstrasse 5 CH-3322 Urtenen-Schönbühl Phone: +41 33 755 68 68 Website: <a href="http://www.catwm.ch">www.catwm.ch</a>	CAT Lugano CAT Wealth Management Ltd. Via Nassa 5 CH-6900 Lugano Phone: +41 43 311 27 90 Website: <a href="http://www.catwm.ch">www.catwm.ch</a>
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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](mailto:info@fincontrol.ch)  
Website: [www.fincontrol.ch](http://www.fincontrol.ch)

CAPREV  
Wirtschaftsprüfung und -beratung AG  
Industriestrasse 47, 6300 Zug  
Phone: +41 41 761 92 45  
E-Mail: [info@caprev.ch](mailto:info@caprev.ch)  
Website: [www.caprev.ch](http://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](mailto:info@finos.ch)  
Website: [www.finos.ch](http://www.finos.ch)



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## 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](http://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.

If unusual concentrations of risk within the client portfolio cannot be ruled out, the nature and extent of such concentration risks shall be disclosed to the client. Indicators of such unusual concentrations of risk are:

- a concentration of 10% or more in individual securities;
- a concentration of 20% or more in individual issuers.

Concentrations from collective investment schemes that are subject to regulatory risk diversification rules, such as UCITS funds and Swiss securities funds, are excluded.

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.



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If it is not possible to determine the actual amount of remuneration or third-party services before the financial service is provided or the contract is concluded, the financial institution shall inform the client of the range of the respective remunerations, taking into account the different asset classes and financial instruments.

In the case of asset management and portfolio-based investment advice, if the exact amount of third-party remuneration cannot be determined in advance, the client shall be informed of the range of the expected remuneration in relation to the portfolio value and the agreed investment strategy.

### **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.

If CAT Wealth Management offers both its own and third-party financial instruments in its market offering, it shall take appropriate organisational measures, such as implementing a procedure for selecting financial instruments based on objective criteria customary in the industry. If the possibility of customers being disadvantaged cannot be excluded, the financial institution shall disclose this to its customers.

### **Appropriateness and suitability**

#### **Appropriateness test for transaction-based investment advice**

In the case of transaction-based investment advice, the financial institution provides investment advice for individual transactions without taking into account the entire client portfolio.

In this case, the financial institution must ascertain the client's knowledge and experience before recommending financial instruments. In addition, before recommending financial instruments, it must be determined whether they are appropriate for the client.

In particular, the company must ensure that it is aware of the client's knowledge and experience in relation to each relevant investment category used in the financial service.

#### **Suitability test for portfolio-based investment advice and asset management**

When providing portfolio-based investment advice, the financial institution provides investment advice that takes into account the client portfolio. When providing asset management services, the financial institution must also take into account the entirety of the client portfolio it manages. In contrast to investment advice, it also makes the investment decision itself.

In both these cases, the financial institution must determine the financial circumstances and investment objectives as well as the knowledge and experience of the clients. In this context, the knowledge and experience relates to the financial service and not to the individual transactions.

The information gathered by the financial institution about the knowledge and experience of the clients must take account of the investment strategy, and the granularity of the survey must be adapted to the complexity and risk profile of the investment and the investment strategy. In particular, the financial institution must be certain about the knowledge and experience of the clients in relation to each relevant investment category used in the financial service.