

Business Continuity Plan (BCP)

Ameliora Wealth Management AG has developed a Business Continuity Plan (“BCP”) on how we will respond to events that significantly disrupt our business. Since the timing and impact of disasters and disruptions is unpredictable, we will have to be flexible in responding to actual events as they occur. With that in mind, we are providing you with this information on our business continuity plan.

Contacting Us

Should we be affected from a disruption we will move the operations to our alternate location where we are able to serve our customers as effectively as possible. Calls to the affected location will be re-routed to the alternate location where we have access to all of the same systems to serve you. In the event of a prolonged disruption to our location, our BCP provides for more permanent relocation of staff to an alternate location, where we will continue to provide the best service possible. If you cannot access us through our telephone lines, our website will be updated with further information at www.ameliorawealth.com.

Business Continuity Plan

We plan to quickly recover and resume business operations after a significant business disruption and respond by safeguarding our employees and property, making a financial and operational assessment, protecting the Bank’s books and records, and allowing our customers to transact business. Our BCP is designed to permit us to resume operations as quickly as possible, given the scope and severity of the significant business disruption.

Our BCP addresses: data back up and recovery; all mission critical systems; financial and operational assessments; alternative communications with customers, employees, and regulators; alternate physical location of employees; critical supplier, contractor, and counter-party impact; regulatory reporting; and assuring our customers prompt access to their accounts if we are unable to continue our operations.

Our custodian’s outsourcing partners back up our important records in a geographically separate area. While every emergency situation poses unique challenges which depend on external factors such as time of day and the severity of the disruption, we have been advised by our custodian’s outsourcing partners that their objective is to restore their own operations and be able to complete existing transactions and accept new transactions and payments within one work day. In the event of a disruption, your orders and requests for funds and securities could therefore be delayed for that period.

Varying Disruptions

Significant business disruptions can vary in scope, such as a single office or facility, the immediate area where more than one office or facility is located, the city where we are located, or the whole region. Within each of these areas, the severity of the disruption can also vary from minimal to severe. In a disruption where only a single location is affected, we will transfer our operations to a location when appropriate and expect to recover and resume operations as soon as possible.

In a disruption affecting multiple offices or facilities such as a city or region, we will transfer our operations to a location outside of the affected area, and recover and resume operations as soon as possible. In either situation, we plan to continue in business, and will notify you through our web site at www.firstcb.com. All telephone calls placed to our main line will be forwarded to our alternate location if telephone service has not been interrupted.

Additional Information

Please contact us by telephone at +41 43 336 10 93 or by e-mail at office@ameliorawealth.com if you have questions about our Business Continuity Plan.

Zürich, September 2023