

# FinSA

## CLIENT INFORMATION

Based on the legal requirements of Art. 8ff. of the Financial Services Act (FINSA), we would like to supply you with this information sheet which provides an overview of **Ameliora Wealth Management Ltd.** (hereinafter referred to as the «financial institution») and its services.

### A. Company information

#### Address

Street: Dianastrasse 9  
Zip Code / City / Country: 8002 Zurich, Switzerland  
Phone: +41 43 336 10 90  
Email: [info@ameliorawealth.com](mailto:info@ameliorawealth.com)  
Website: [www.ameliorawealth.com](http://www.ameliorawealth.com)

The financial institution was established on 12 February 2012.

#### Supervisory authority and audit firm

The financial institution submitted the application to the competent licensing authorities in November 2022. The Swiss Financial Market Supervisory Authority FINMA, grants as of October 20, 2023 Ameliora Wealth Management Ltd. the authorization to take up activities as an asset manager pursuant to Art. 2. para. 1. lit. a of the Federal Act on Financial Institutions of June 15, 2018 (Financial Institutions Act, FinIA; SR 954.1).

Ameliora Wealth Management Ltd. is now included in the list of asset managers authorized by FINMA and supervised by AOOS- Schweizerische Aktiengesellschaft für Aufsicht.

The financial institution is audited and reviewed by the auditing company BDO Ltd. ("BDO") both in terms of supervisory law and in terms of obligations. The address of AOOS - Schweizerische Aktiengesellschaft für Aufsicht and BDO Ltd. can be found below.

AOOS - Schweizerische Aktiengesellschaft für Aufsicht  
Street: Clausiusstrasse 50  
Zip Code / City / Country: 8006, Zurich, Switzerland  
Phone: +41 44 215 98 98  
Email: [info@aos.ch](mailto:info@aos.ch)  
Website: [www.aos.ch](http://www.aos.ch)

BDO Ltd.  
Address: Schiffbaustrasse 2  
Zip Code / City / Country: 8031 Zurich, Switzerland  
Phone: +41 44 444 35 55  
Email: zurich@bdo.ch  
Website: www.bdo.ch

#### **Ombudsman**

The financial institution is affiliated with the independent ombudsman n OFS Ombud Finance Suisse, which is recognized by the Federal Department of Finance. Disputes concerning legal claims between the client 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 n OFS Ombud Finance Suisse is stated below.

OFS Ombud Finance Suisse  
Address: 16 Boulevard des Tranchées  
Zip Code / City / Country: 1206 Geneva, Switzerland  
Phone: +41 22 808 04 51  
Email: none  
Website: www.ombudfinance.ch

## **B. Information on the offered financial services**

The financial institution provides portfolio management services, portfolio-based and transaction-based investment advisory services as well as execution-only services to its clients.

The financial institution does not guarantee any yield nor performance of investment activities. The investment activity can therefore lead to an appreciation or a depreciation in value.

## **C. Client segmentation**

Financial service providers are required to classify their clients into a client segmentation according to the law and adhere to the respective code-of-conduct. The Financial Services Act provides for «retail clients», «professional clients» and «institutional clients» segments. For each client, a client classification is determined within the framework of the cooperation with the financial institution. Subject to certain conditions, the client may change the client classification by opting out.

## D. Information on risks and costs

### **General risks associated with financial instruments transactions**

The investment advisory and portfolio management services involve financial risks. The financial institution shall provide all clients with the «Risks associated with Financial Instruments Transactions» brochure prior to the execution of the contract. This brochure can also be found at [www.swissbanking.org](http://www.swissbanking.org).

Clients of the financial institution 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 portfolio management agreements.

In the case of investment advice, the financial institution shall provide its retail clients with the basic information sheet of the recommended financial instrument.

### **Information on costs**

A fee is charged for the services rendered, 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 portfolio management agreements.

## E. Information about relationships with third parties

In connection with the financial services offered by the financial institution, economic ties may exist with third parties. The acceptance of payments from third parties as well as their treatment are regulated in detail and comprehensively in the respective investment advisory and portfolio management contracts.

## F. Information on the market offer considered

The financial institution basically follows an «open universe approach» and tries to make the best possible choice for the client when selecting financial instruments. The financial institution's own collective investments can – where appropriate – be used in the portfolio management mandates or recommended as part of investment advice.