

## Information for Clients concerning Business with the Bank

### Contents

#### 1. Information of the Bank

- General client information according to Section 63 (7) of the German Securities Trading Act (Wertpapierhandelsgesetz; WpHG) (96.100)
- Information on bank resolution and creditor participation (bail-in) (96.200)
- Guidelines for handling client complaints (96.300)
- Dealing with conflicts of interests at the Bank (97.100)
- Policies of the Bank governing the execution of orders in financial instruments (98.100)
- General information for clients concerning received payments (99.100)
- Client information concerning payments (94.000)
- Disclosure obligation to the relevant parties when collecting personal data in accordance with Article 13 of the General Data Protection Regulation (GDPR) (200.100)
- Information on protecting clients' funds and financial instruments (96.400)

#### 2. Terms and conditions of the Bank

- General Terms of Business (90.100)
- Special conditions governing securities transactions (92.100)
- Special conditions governing forward transactions (91.100)
- Special conditions governing fractions of securities (89.100)
- Conditions governing credit transfers (90.300)
- Conditions governing tolerated overdrafts at the Bank (100.300)
- Conditions governing the use of the Bank's web portal (90.200)
- Conditions governing the use of an electronic trading platform of the Bank (119.000)
- Conditions governing the execution of orders (44.200)
- Conditions governing entries required for tax purposes as part of capital gains tax (300.400)
- Schedule of prices and services (45.000)

#### 3. Introduction

Dear Sir or Madam,

we are delighted that you are interested in what we at the Bank are able to offer. We have put together a brochure containing the most important information to keep you informed about matters concerning business in securities, foreign exchange and futures transactions. In this publication you are receiving detailed information about the Bank and its services as well as the relevant terms of business.

The German Securities Trading Act (Wertpapierhandelsgesetz; WpHG) provides rules on information and investor protection which are adapted to various categories of clients for use by banks and financial services providers. Retail Clients are awarded the highest level of protection. Parts of the rules do not apply to Professional Clients or apply to them only in a restricted form.

Eligible Counterparties have most experience of investment services and are therefore afforded the lowest level of protection. You will be sent your client category in a separate document.

We look forward to close and successful collaboration with you.

We shall be available during business hours to answer any questions you may put to us.

Baader Bank Aktiengesellschaft

Board of Directors