

Information for Clients concerning Business with the Bank (without trading in futures transactions)

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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 and foreign exchange. 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