

Information on investment services in accordance with the Accessibility Act (Barrierefreiheitsgesetz; BaFG)

Version June 2025

In order to make this information easier to read, we have refrained from using both the masculine and feminine forms of language. All person-related language is intended to refer to all genders.

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In this information sheet, we describe services related to the investment services. We explain the most important features and functions of our services.

Where legally necessary, we occasionally use certain technical terms provided for by law. We then explain these terms.

The information sheet is for information purposes only. Legally, what is agreed with you in your contract applies. For more detailed information on our investment services, please refer to the contractual documents and customer information, which your customer advisor will go through with you in detail.

1. The most important terms briefly explained

What is a security?

A security is evidence that you have a stake in a company or a contractual obligation. A contractual obligation is usually a contractual agreement between two or more persons or companies in which rights and obligations are regulated. Nowadays, securities are usually not printed out on paper. Your securities are now only stored digitally in a securities account, just like money in your bank account.

What is a securities account?

Securities are held in a securities account. When you buy securities, they are booked to a securities account. When securities are sold, they are debited from a securities account. The securities account is therefore a prerequisite for being able to buy and sell securities. In other words, the securities account is a special account for your securities.

What is a securities portfolio?

A securities portfolio consists of all securities booked to a securities account.

What is a settlement cash account?

You also need a settlement cash account for a securities account. We use this account to settle the purchase price for securities, interest, dividends (profit participation), sales proceeds and fees.

At Bank Gutmann AG, both a securities account and a settlement cash account are opened on the basis of a framework agreement, whereby you as a customer will always receive a copy of this agreement.

2. What do you need to open a securities account?

You can open the securities account at a bank. The bank must first identify you. To do this, you will need an official photo ID, e.g. a valid identity card or passport. We will be happy to inform you about other official forms of identification and other methods of how to assess your identity. Once you have been successfully identified and all the necessary information has been obtained from you as well as all the required documents have been completed and signed by you, the bank will open the securities account.

3. How to make your investment decisions

You can buy and sell securities yourself on the basis of our investment advice or without advice. Securities can also be bought and sold for you as part of asset management.

What is investment advice?

When providing investment advice, we collect information on the following topics:

- Your knowledge and experience of securities
- Your financial circumstances, including your ability to bear losses
- Your investment objectives, including your risk tolerance and sustainability preferences

We can use this information to recommend the purchase or sale of securities. Ultimately, however, you alone decide whether to buy or sell a security based on our recommendation.

What is an advice-free transaction?

In advice-free business, also known as self-management at Bank Gutmann AG, we collect information about your knowledge and experience of securities. However, we do not make any recommendation to buy and/or sell securities. You alone decide whether to buy or sell a security.

What is asset management?

In the case of asset management or portfolio management, we manage the securities portfolio for you. We are then authorized to buy and/or sell securities on the basis of the information previously obtained from you concerning:

- Your knowledge and experience with securities
- your financial circumstances, including your ability to bear losses
- Your investment objectives, including your risk tolerance and sustainability preferences

What is a portfolio report?

The portfolio report provides you with information on your securities portfolio (securities purchases/sales, performance, securities account balance, fees) over a specific period. You usually receive the portfolio report on a quarterly basis.

4. How to buy or sell a security

What is a securities order and how can you place it?

A securities order is an order to buy or sell a certain type and quantity of securities.

You can place your securities orders in this way if this has been agreed accordingly:

At the branch: in person with your customer advisor during business hours.

By telephone/fax: by calling your customer advisor during business hours.

By Secure-Mail: electronically with your customer advisor during business hours.

What information is required for a securities order?

Depending on the type of securities order, the following information is required:

- Name of the security or the security identification number (ISIN)
ISIN is an abbreviation for 4 English words. These words are: International Securities Identification Number.
- Marketplace
A marketplace is a (digital) market where you can trade securities
- Quantity
- Unit price
- Total price
- Validity date

The validity date determines how long your securities order is valid.

- Type of order execution

How does Bank Gutmann execute your orders?

Bank Gutmann AG generally forwards your orders to trading partners for execution. Trading partners can be other banks or trading systems (e.g. Bloomberg).

5. Fees and taxes

What charges may apply?

Different fees are charged for securities transactions. We agree the fees with you in the price display or in the fee terms.

Do you have to pay tax on profits from securities transactions?

You must generally pay Austrian investment income tax (KESt) on income from securities. Income refers in particular to profits from the sale of securities, dividends received and interest. As the custodian bank, we pay the capital gains tax directly to the tax office. You do not have to take any further action.

Please note: We do not advise you on your personal tax issues. The tax implications of an assessment always depend on your personal circumstances. Please contact your tax advisor for more information.

6. Cost information and securities account statement

What is a cost information?

The cost information is a list of the fees that may be incurred when buying or selling securities (transaction) or when providing investment services.

Depending on the time of the securities transaction, there are two types of cost information:

a) Before the transaction:

The cost preview gives you an overview of the estimated charges before you buy or sell. These are usually service costs (transaction costs, custody fee) and product costs. The effects of these costs on earnings are also shown.

b) After the transaction:

The cost information subsequently shows the charges actually incurred. You will receive this from us once a year for each service.

What is a securities account statement?

The securities account statement shows you which securities are held in your securities account, in what quantities and at what market value. You receive the securities account statement on a quarterly basis.

7. Contract term and termination

What is the duration of your framework agreement/service agreement?

Your agreements are concluded for an indefinite period of time. This means that there is no previously agreed end date.

How can you terminate the framework agreement/service agreement?

To cancel the agreement, you must terminate it. You can do this at any time. However, you must adhere to a notice period of one month. We can also terminate the contract with a notice period of two months. If there is good cause, you as well as we can terminate the agreement at any time with immediate effect.

8. Transfer of securities

How can you transfer your securities?

You can transfer your securities from one securities account to another securities account with us or to a securities account with another bank. Important: A securities account transfer normally incurs costs and may be subject to investment income tax. You cannot access your securities during the securities account transfer.