**Patt Investment**
AG · SWITZERLAND

Rässengüetli 24, 9050 Appenzell
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www.patt-investment.org
UID CH-310.3.002.691-8

Confidential — for the addressee only

# Investor Protection

**Patt Investment AG — Client Asset Protection Information**

Effective date: 15 January 2026 · Switzerland

## 1. Nature of Services

Patt Investment AG provides asset management services as an independent asset manager authorised by the Swiss Financial Market Supervisory Authority (FINMA) and supervised by Swiss Financial Market Supervisory Authority (FINMA). The Company does NOT take deposits and does NOT hold client assets itself.

## 2. Deposit Guarantee Schemes

Deposit-protection schemes (such as esisuisse) apply to banks that take deposits.

Patt Investment AG is NOT a bank, does NOT take deposits, and is therefore NOT a member of esisuisse. This is correct and expected for an independent asset manager.

Depositor protection applies instead at the Client's custodian bank (Julius Bär & Co. AG), where the Client's cash is actually held.

## 3. How Client Assets Are Protected

Client assets are held at an independent regulated custodian bank (Julius Bär & Co. AG) in accounts in the Client's own name. The Client remains the owner at all times.

Securities are segregated at the custodian bank (Julius Bär & Co. AG) and do not form part of the bank's bankruptcy estate. Cash is protected by the bank's depositor-protection scheme up to the statutory limit.

Because the Company never holds client assets, the Company's own solvency has no bearing on the ownership of those assets.

## 4. Professional Indemnity Insurance

Patt Investment AG maintains professional indemnity insurance covering liability for errors, omissions, or negligence in the provision of asset management services.

Coverage: CHF 500’000 (per claim: CHF 500’000)

This insurance is NOT a client asset guarantee. It covers the Company's professional liability, not market losses or the default of a bank, issuer, or counterparty.

## 5. Regulatory Supervision

FINMA and the supervisory organisation oversee the Company's compliance with conduct, organisational, and AML/KYC requirements.

Regulatory supervision provides oversight but does NOT guarantee the value of client assets or compensate clients for market losses.

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## 6. Risks

Clients should be aware that investing carries risks, including market risk, issuer/counterparty risk, and the risk of the custodian bank (Julius Bär & Co. AG).

Holding assets in the client's name at a regulated bank mitigates ownership risk but does not eliminate market or counterparty risk. Clients should review the Risk Disclosure document.

## 7. Client Due Diligence

Clients are encouraged to conduct their own due diligence on the Company and on the chosen custodian bank (Julius Bär & Co. AG).

The Company's regulatory status can be verified at: https://www.finma.ch/en/finma-public/authorised-institutions-individuals-and-products/

**This document is provided for information purposes only. It is not a certificate of authenticity and bears no official seal, signature or stamp. The current version and the regulatory status of the Company can be verified in the public FINMA register and on the official company website.**

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