

**Information on equinet Bank AG
and its services**

valid as of December 1, 2017

Pursuant to the requirements of Section 63(7) WpHG, we provide information on ourselves and our investment services as follows:

1. Information on the bank

equinet Bank Aktiengesellschaft
Gräfstraße 97
60487 Frankfurt/Main
Germany

Commercial Register No. HRB 48969 District Court of Frankfurt/Main,
Management Board: Lutz Weiler (Chairman), Götz Gollan, Anita Prattki
Chairman of the Supervisory Board: Prof. Dr. Andreas Wiedemann

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2. Permission under Section 32 KWG and competent supervision

equinet Bank AG was granted permission by the Federal Financial Supervisory Authority to act in accordance with Section 32 during the issuance of

- a) deposit business (Section 1.1.2 No. 1 KWG),
- b) credit business (Section 1.1.2 No. 2 KWG),
- c) principal broking activities (Section 1.1.2 No. 4 KWG),
- d) custody business (Section 1.1.2 No. 5 KWG),
- e) check, bill collection and traveler's check business (Section 1.1.2 No. 9 KWG),
- f) underwriting business (Section 1.1.2 No. 10 KWG),
- g) investment broking (Section 1.1a.2 No. 1 KWG)
- h) investment consulting (Section 1.1a.2 No. 1a KWG),
- i) placement business (Section 1.1a.2 No. 1c KWG),
- j) contract broking (Section 1.1a.2 No. 2 KWG),
- k) propriety trading (Section 1.1a.2 No. 4 KWG),
- l) factoring (Section 1.1a.2 No. 9 KWG),
- m) financing leasing (Section 1.1a.2 No. 10 KWG),
- n) investment management (Section 1.1a.2 No. 11 KWG) and
- o) proprietary business (Section 1.1a.3 KWG).

The competent supervisory authority is the Federal Financial Supervisory Authority, Graurheindorfer Straße 108, 53117 Bonn, and Marie-Curie-Str. 24-28, 60439 Frankfurt/Main (Internet: <http://www.bafin.de>).

3. Information on services

equinet Bank AG offers the following banking, investment, ancillary and other services:

- a) principal broking activities (the purchase and sale of financial instruments in our own name for the account of others);
- b) trading on own account as a service (the purchase and sale of financial instruments for own account as a service for others);
- c) proprietary trading (the purchase and sale of financial instruments for own account to realize a trading profit);
- d) contract broking (the purchase and sale of financial instruments for the account of others);
- e) investment broking (the brokering of business involving the purchase and sale of financial instruments);
- f) designated sponsoring (activities as a Designated Sponsor on the XETRA[®] trading platform of Deutsche Börse AG) and corresponding proprietary trading activities;
- g) specialist (activities as specialist of Frankfurt Stock Exchange in the organized markets as well as the Open market for stocks and bonds especially corporate bonds and corresponding proprietary trading activities);
- h) underwriting business (the purchase of financial instruments at our own risk for placing in the market or the assumption of equivalent guarantees) and related services;
- i) placement business (the placing of financial instruments without a firm commitment basis);
- j) structuring and placement of promissory note bonds ;
- k) investment research (preparation, distribution and dissemination of research reports and other information on financial instruments or their issuers, which directly or indirectly include a recommendation for a specific instrument decision and which are rendered to an undetermined group of people);
- l) advice on corporate finance strategy (advice to undertakings on capital structure, industrial strategy and related matters and advice and services relating to mergers and the purchase of undertakings);
- m) consultancy and support of institutional investors (with the exception of investment advise which is not provided by the Bank);
- n) investor relations and public relations consultancy;
- o) foreign exchange transactions in connection with financial services; and
- p) deposit, securities lombard loan and custody business and payment services pursuant to Section 1.2 ZAG.

4. Information on execution venues

Information on execution venues utilized by equinet Bank AG can be found in our “General Principles of Order Execution and Best Execution Policy of equinet Bank AG,” available on the Internet (<http://www.equinet-ag.de>) and also on request in printed form.

5. Costs and ancillary costs

Agreements on commissions, costs and ancillary costs to be invoiced in connection with our services are agreed on a customer-specific basis due to the customer structure of equinet Bank AG. Please find the respective information in the agreements between you and us. Information on costs and ancillary costs of standardized services can be found in the "List of Prices and Services," available on the Internet (<http://www.equinet-ag.de>) and on request in printed form. Furthermore, we have provided the "Standardized Information on Costs for professional clients and eligible counterparties" on our website as well.

6. Means of communication and language

You can communicate with us in person, by telephone, by email or in writing in German and English during normal business hours. Customers can submit customer orders in person, by telephone or in writing in German and English. Further communication channels and ways of issuing customer orders can be arranged individually. Communication will be recorded and stored in accordance with the law.

7. Information about transactions completed

Customers receive (unless otherwise agreed) confirmation of each executed transaction in the respectively agreed ways (for example by email, fax, electronically, by post) from us. It will be sent the same day if at all possible, but at the latest on the first business day after execution of the order. Upon request, we also provide our customers with verbal information about the status of their order during our business hours.

8. Information on published securities prospectuses

If a prospectus has been published in accordance with the German Securities Prospectus Act (WpPG) for a security publicly offered by equinet Bank AG, it will be available for free issue at equinet Bank AG under the address specified in Section 1.

9. Dealing with conflicts of interest

Lawful conduct, diligence, honesty, professionalism, compliance with market standards and acting in the interests of the client are obligations that guide equinet Bank AG in its business relationship with its clients. However, in the diversity of our business activities, conflicts of interest may arise between us, our management, our employees and others who are directly or indirectly connected to us through control, and our clients or between clients. In our "Conflict of Interest Policy" available on the Internet (<http://www.equinet-ag.de>) and in printed form on request, we explain what arrangements we have made to avoid these conflicts of interest.

10. Compensation facility of German banks GmbH

equinet Bank AG is assigned to the Compensation Scheme of the Association of German banks (Entschädigungseinrichtung deutscher Banken GmbH or EdB), Burgstraße 28, 10178 Berlin. The EdB is the legal compensation facility for deposit banks in their private legal form.

The EdB is a wholly owned subsidiary of Bundesverband deutscher Banken e.V. By order of the Federal Minister of Finance of August 24, 1998, pursuant to sections 7.1.1 and 3 of the German Deposit Guarantee and Investor Compensation Act (EAEG), it is responsible for the duties and powers of a compensation scheme in Section 6.1.2 No. 1 EAEG as a private-law institution.

Since July 3, 2015, the system of statutory deposit insurance has been transferred from the EAEG into an independent deposit insurance law (EinSiG). It is based on the law transposing Directive 2014/49/EU of the European Parliament and of the Council of April 16, 2014, on Deposit Guarantee Schemes (DGSD Implementation Act) of May 28, 2015 (BGBl. I. p.786). The DGSD Implementation Act transposes Directive 2014/49/EU of the European Parliament and of the Council of April 16, 2014, on deposit guarantee schemes (Official Journal of the European Union No. L 173/149 of June 12, 2014). The aim of the new Deposit Guarantee Scheme is to provide even higher levels of protection and maximum harmonization of deposit guarantee schemes in the EEA. The EAEG, since limited to the interests of investor compensation, is retained as the Investor Compensation Act (AnlEntG).

According to Section 1 EinSiG, CRR credit institutions mentioned in Section 1.3d.1 KWG are obliged to secure their contributions within the framework of the provisions of the law by belonging to a compensation scheme. CRR credit institutions that also conduct deposit transactions must secure their liabilities arising from securities transactions within the meaning of Section 1. 1a.2 No. 1 to 4a-c KWG, pursuant to Section 5.2 EinSiG and Section 3-5 AnlEntG.

The compensation scheme has the task, in the event of compensation, of indemnifying the creditors of an institution assigned to it for unpaid deposits or unsecured liabilities from securities transactions. The funds required for this purpose are raised by contributions from the associated institutions. They form a dependent special fund of the federal government, which is managed by the EdB. The EdB is subject to the supervision of the Federal Financial Supervisory Authority.

The scope of protection is regulated in Section 4 AnlEntG. Accordingly, the claim for compensation is limited to the equivalent of EUR 100,000 and 90% of the liabilities from securities transactions, with a maximum value of EUR 20,000.

Deposits within the meaning of this Act (EinSiG 2.3) are credits, including time deposits and savings deposits, provided they

- result from amounts remaining in an account or from interim positions in banking transactions; and
- are reimbursed by the CRR credit institution in accordance with the applicable legal and contractual conditions.

Deposits within the meaning of this Act also include liabilities arising from securities transactions of a CRR credit institution, including the authorization to conduct banking transactions under Section 1.1.2.4, 10 of the Banking Act or for the provision of financial services within the meaning of Section 1.1a.2.1-4 of the Banking Act, provided that the liabilities of the CRR credit institution are to provide the customer with ownership or possession of money.

Further details can be found in the Deposit Guarantee Act (EinSiG) and the Investor Compensation Act (AnlEntG).

More information about the EdB is available on the Internet (<http://www.edb-banken.de>).

Additional reference is made to the "Information sheet for the depositor," which we make available to you on the Internet at <http://www.equinet-ag.de> under the heading "About us / Download area."

11. Customer complaints

Customer complaints should be sent in written form to the compliance department of equinet Bank AG. Furthermore, we refer to the principles of complaint management available on the Internet (<http://www.equinet-ag.de>) and in printed form on request.

equinet Bank AG, December 1, 2017