

LEGAL INFORMATION SHEET

CLIENT ONBOARDING DOCUMENT (DER)

This informative and regulatory sheet does not constitute a contractual commitment

FINTIS

Name or corporate name: FINTIS

Business address or registered office: 97 Boulevard Malesherbes, 75008, Paris, France

SIREN: 882 014 079

NAF/APE: 6619B

ORIAS registration number: 20002464

LEGAL STATUSES AND SUPERVISORY AUTHORITIES

IOBSP (Banking Operations and Payment Services Intermediary): banking operations and payment services broker (COBSP). Member of the professional association approved by the ACPR: **ANACOFI-COURTAGE**. The IOBSP activity is subject to supervision by the French Prudential Supervision and Resolution Authority (ACPR), postal address: 4 Place de Budapest, 75436 PARIS cedex 09, website: <http://www.acpr.banque-france.fr/accueil.html>

CIF (Financial Investment Advisor) which may provide investment advice on a non-independent basis within the meaning of Article 325-5 of the AMF General Regulation (RGAMF), registered with the National Association of Financial Advisors-CIF (**ANACOFI-CIF**), an association approved by the French Financial Markets Authority (AMF), postal address: 17 Place de la Bourse, 75082 Paris cedex 02, website: www.amf-france.org;

IAS (Insurance Intermediary): insurance or reinsurance broker (COA). Member of the professional association approved by the ACPR: **ANACOFI-COURTAGE**. The IAS activity is subject to supervision by the French Prudential Supervision and Resolution Authority (ACPR), postal address: 4 Place de Budapest, 75436 PARIS cedex 09, website: <http://www.acpr.banque-france.fr/accueil.html>

FINTIS is a member of ANACOFI and ANACOFI-CIF and holds, in accordance with the law and with the codes of good conduct of ANACOFI and ANACOFI-CIF, professional indemnity insurance sufficient to cover its various activities. This cover complies in particular with the requirements of the French Monetary and Financial Code and of the French Insurance Code.

Insurance policy taken out with: CNA Insurance Company (Europe) S.A.

Policy number: CRCP100585-1

Professional Indemnity Insurance:	CIF	IAS	IOBSP
For annual amounts of:	EUR 2,000,000	EUR 800,000	EUR 600,000

Fintis has undertaken to comply fully with the ANACOFI-CIF Code of Good Conduct, available at the association's registered office or at www.anacofi.asso.fr or <https://www.anacofi-cif.fr/>.

SOME OF OUR PARTNERS: CREDIT INSTITUTIONS, INSURANCE UNDERTAKINGS, OTHER PROVIDERS

Name	Nature	Type of agreement	Method of remuneration
Société Générale	Bank	Distribution agreement	Commissions
Natixis	Bank	Distribution agreement	Commissions
BNP Paribas Cardif	Insurer	Brokerage agreement	Commissions
International Asset Management	Asset management company	Distribution agreement	Commissions

REMUNERATION

FINTIS will not charge any fees or costs in connection with the services provided to the investor.

As a sales force and adviser to service providers and banking partners selected without bias, in the case of so-called non-independent CIF advice or of an act of intermediation, of a savings or investment solution, FINTIS will be remunerated by a portion of the fees initially charged, or by commissions paid by the product promoter and/or by intermediaries in the chain. Where financial investment advice is provided on a non-independent basis, your adviser may retain the commissions. In this context, the adviser assesses a restricted and broad range. By default, the annual remuneration received on COBSP activity, banking products, cash management solutions and lending transactions is between two and ten basis points of the nominal amount, and is paid by the banking partners over the term of the investment. Remuneration relating to UCITS is negotiated and deducted from the management fees of the asset management company, without increasing them. Remuneration linked to structured products is negotiated directly with the issuing banks and represents between three and ten basis points per year, payable upfront. The method of remuneration for COA activity and capitalisation contracts is a commission paid by the insurer on the management fees of the contract, generally one third of those fees depending on the split between unit-linked funds and euro funds. Any different or additional remuneration is disclosed to the investor.

SUSTAINABILITY

In its selection process for the financial instruments that will be proposed to you, our firm takes into account sustainability factors such as: environmental, social and employee matters, respect for human rights and the fight against corruption and bribery.

MEANS OF COMMUNICATION

Post, email, telephone conversations

HOW TO CONTACT THE FIRM WITH A COMPLAINT

For any complaint, Fintis may be contacted as follows:

By post: Fintis, 97 Boulevard Malesherbes, 75008, Paris, France

By telephone: +33 1 83 62 51 94

or by email: contact@fintis.fr

Complaints handling:

Fintis undertakes to handle your complaint within the following time limits:

- Ten business days at most from the date the complaint is sent, to acknowledge receipt, unless the response itself is provided to the client within that period;
- Two months at most between the date the complaint is sent and the date the response is sent to the client, save where duly justified exceptional circumstances arise.

REFERRING A MATTER TO AN OMBUDSMAN

I - Ombudsman competent for disputes with a business:

Médiateur de l'Anacofi
92 rue d'Amsterdam
75009 Paris

II - Ombudsmen competent for disputes with a consumer:

For CIF activities

Mr Rémi BOUCHEZ
AMF Ombudsman
Autorité des Marchés Financiers
17, place de la Bourse
75082 Paris cedex 02

Website:

www.amf-france.org/fr/le-mediateur-de-lamf/votre-dossier-de-mediation/vous-voulez-deposer-une-demande-de-mediation

For insurance activities

La Médiation de l'Assurance
TSA 50110
75441 PARIS CEDEX 09

Website:

<http://www.mediation-assurance.org/Saisir+le+mediateur>

For IOBSP and real estate activities

Médiation de la consommation - ANM Conso
2 rue de Colmar
94300 VINCENNES

Website:

<https://www.anm-conso.com/page-saisine.php>

CONFIDENTIALITY

In carrying out its engagements, Fintis collects from the client the Know Your Customer documents and other documents necessary for the performance of the engagement. Acting on instructions and in the exclusive interest of the client, Fintis may use or transmit these documents only to fulfil the purposes necessary for the implementation of the transactions, or strictly necessary for compliance with legal and regulatory obligations. The documents may not be transferred to a third party, whether directly or indirectly, without the express prior agreement of the client.

Fintis undertakes to treat as confidential, and not to disclose to third parties, directly or indirectly, without the express prior agreement of the client, the transactions, facts, events or information of which it has or may have knowledge, directly or indirectly, by reason of or in connection with the performance of its engagements.

DATA PROCESSING

The data collected is intended for Fintis and its partners, as well as for the professional associations in the exercise of their supervisory duties.

The data is retained for 5 years and is used for regulatory purposes or for the performance of the engagements entrusted to us. The information collected on this form is recorded in a computerised file by FINTIS in order to provide optimal advice. In accordance with the French Data Protection Act, you may exercise your right of access, objection and data portability in respect of data concerning you, and have it rectified, by contacting: contact@fintis.fr. You may also lodge a complaint regarding the processing of your data with the CNIL (the French data protection authority).