



# Information about Berenberg

Pursuant to the requirements set down in Section 63 (7) of the German Securities Trading Act («Wertpapierhandelsgesetz» or »WpHG«), Joh. Berenberg, Gossler & Co. KG (hereinafter referred to as »the Bank«) is providing the following information to you:

## 1. Name and address of the Bank

Joh. Berenberg, Gossler & Co. KG  
Neuer Jungfernstieg 20  
20354 Hamburg · Germany  
Phone +49 40 350 60-0  
Fax +49 40 350 60-900

**The Bank provides services to customers at the following locations in Germany and abroad:**

### German locations

Düsseldorf Branch  
Cecilienallee 10  
40474 Düsseldorf  
Phone +49 211 54 07 28-0  
Fax +49 211 54 07 28-28

Münster Branch  
Am Mittelhafen 14  
48155 Münster  
Phone +49 251 98 29 56-0  
Fax +49 251 98 29 56-15

Stuttgart Branch  
Bolzstrasse 8  
70173 Stuttgart  
Phone +49 711 490 44 90-0  
Fax +49 711 490 44 90-90

Frankfurt Branch  
Bockenheimer Landstrasse 25  
60325 Frankfurt  
Phone +49 69 91 30 90-0  
Fax +49 69 91 30 90-55

Munich Branch  
Maximilianstrasse 30  
80539 München  
Phone +49 89 25 55 12-0  
Fax +49 89 25 55 12-200

### Foreign locations

London Branch  
60 Threadneedle Street  
London EC2R 8HP  
United Kingdom  
Phone +44 20 3207 7800  
Fax +44 20 3207 7900

Luxembourg Branch  
17, Rue de Flaxweiler  
6776 Grevenmacher  
Luxembourg  
Phone +352 46 63 80-1  
Fax +352 46 63 86

Paris Branch  
48, avenue Victor Hugo  
75116 Paris  
Frankreich  
Phone +33 1 58 44 95-00  
Fax +33 1 58 44 95-01

## 2. Language for communications

The language for communications with our customers having their principal residence in Germany or in a German speaking country for the purpose of business dealings is German. For those customers not having their principal residence in Germany or in a German speaking country the language for communication shall be English.

## 3. Responsible regulatory authority

The Bank has been issued with the necessary authorisation to conduct banking transactions and to perform financial services under the terms of the German Banking Act («Kreditwesengesetz» or »KWG«). The Bank is authorised by and subject to supervision of the German Federal Financial Supervisory Authority («Bundesanstalt für Finanzdienstleistungsaufsicht» or »BaFin« – Internet: [www.bafin.de](http://www.bafin.de)). The responsible sections are the Bank supervision section («Bankenaufsicht» – Graurheindorfer Strasse 108, 53117 Bonn, Germany) and the supervision of securities/asset management section «Wertpapieraufsicht/Asset Management» (Marie-Curie-Strasse 24-28, 60439 Frankfurt, Germany). The Bank is also subject to supervision of the European Central Bank (ECB – Internet: [www.ecb.europa.eu](http://www.ecb.europa.eu); Sonnemannstrasse 20, 60314 Frankfurt, Germany).

To foreign customers the Bank provides banking and financial services by carrying on crossborder services and/or from its respective non-German Branch. In relation to those services, the Bank is authorised and supervised by the German Federal Financial Supervisory Authority. Notwithstanding the aforementioned the Bank is in respect of its crossborder services and its services provided from its non-German Branches subject to limited supervision of the relevant host state authority, i.e. the Luxembourg Commission de Surveillance du Secteur Financier (CSSF) in Luxembourg and the Autorité de Contrôle Prudentiel et de Résolution (ACPR) in France. Details about the extent of our regulation by the Luxembourg Commission de Surveillance du Secteur Financier and the Autorité de Contrôle Prudentiel et de Résolution are available from us on request. In the United Kingdom, as of 1 January 2021, the Bank is deemed authorised and regulated by the Financial Conduct Authority, firm reference number 222782. The nature and extent of consumer protections may differ from those for firms based in the UK. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the United Kingdom for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.

#### 4. Notice concerning the existence of deposit protection

Deposits of customers of the Bank are solely accepted by the Head Office Hamburg. These deposits are protected by German protection schemes. As of 1 January 2021, protection under the UK Financial Services Compensation Scheme (FSCS) is also available to customers of the Bank. If you would like more information about FSCS, including how to make a claim, please visit [www.fscs.org.uk/your-claim](http://www.fscs.org.uk/your-claim). Non-German, local protection schemes in other countries do not apply even if the customer's principal residence is outside Germany.

The Bank is a member of the Deposit Protection Fund of the Association of German Banks (Einlagensicherungsfonds des Bundesverbandes deutscher Banken e.V.).

In accordance with its By-laws – subject to the exceptions provided for therein – the Deposit Protection Fund protects deposits. Among these are sight, time and savings deposits, including registered savings certificates.

Not protected are, inter alia, liabilities from bearer and order bonds, deposits forming part of the Bank's own funds, as well as deposits of credit institutions within the meaning of Article 4 (1), point (1) of Regulation (EU) No. 575/2013 CRR\*, financial institutions within the meaning of Article 4 (1), point (26) of the CRR, investment firms within the meaning of Article 4 (1), point (1) of Directive 2004/39/EC and central, regional and local authorities.

The protection ceiling for each creditor is, until 31 December 2024, 15%, and, as of 1 January 2025, 8.75% of the own funds of the Bank within the meaning of Article 72 of the CRR.

The respective protection ceiling shall be notified to the customer by the Bank on request. The protection ceiling, the By-laws of the Deposit Protection Fund and further information on deposit protection are also available online at <https://einlagensicherungsfonds.de>. Further details of protection are contained particularly in Section 6 of the Deposit Protection Fund By-laws.

##### **The following restriction does not apply to natural persons and foundations with legal capacity**

Deposits of creditors other than natural persons and foundations with legal capacity are not protected if

- the deposit is a liability from a registered bond or a promissory note or
- the term of the deposit is more than 18 months. Deposits that already existed before 1 January 2020 shall not be subject to this limitation of term. After 31 December 2019, the »grandfathered« status under the previous sentence shall cease to apply as soon as the deposit in question falls due, can be terminated or otherwise reclaimed, or if the deposit is transferred by way of individual or universal succession in title.

Liabilities of banks that already existed before 1 October 2017 are protected in accordance with and under the conditions laid down in the provisions of the By-laws of the Deposit Protection Fund applying until 1 October 2017. After 30 September 2017, the »grandfathered« status under the previous sentence shall cease to apply as soon as the liability in question falls due, can be terminated or otherwise reclaimed, or if the liability is transferred by way of individual or universal succession in title.

Any protection provided by the Deposit Protection Fund is supplementary to the compensation of the Compensation Scheme of German Banks (Entschädigungseinrichtung Deutscher Banken GmbH – »EdB«). The Deposit Protection Fund only covers deposits and depositors if and to the extent that these are not already secured by the EdB.

#### **5. Communication possibilities**

Orders relating to securities transactions can be communicated to customer advisers by post and if agreed on by telephone or by fax. The telephone and fax numbers and addresses of our head office in Hamburg, our branches and our representative offices, which are responsible for looking after your interests, are listed in section 1 of this communication.

#### **6. Nature, frequency and timing of reports on services rendered**

The reporting of the execution of orders is provided in writing on the business day following the day on which the transaction was executed. In all other cases any arrangements with the customers on the nature, frequency and timing of reports on services rendered apply.

#### **7. Safe custody of securities**

Safe custody of securities is subject to the terms laid down in the Special Conditions for Dealings in Securities. Securities of German issuers are deposited with the German central depository for securities (Clearstream Banking AG, Frankfurt am Main, Germany) in cases where these domestic securities are approved for collective safe custody. Securities of non-German issuers are normally held in the domestic market for the respective security or are deposited in the country in which the purchase was made. The country in which the securities are held is recorded in the contract note. In respect of the securities deposited by us in the manner described above, you acquire sole or co-ownership or, respectively, an equivalent legal position (please refer to items no. 11 and no. 12 of the Special Conditions for Dealings in Securities). In this manner, you are protected from access by third parties to your securities through the terms applicable within the respective legal system. Otherwise, we are liable for the safe custody of your securities under the terms of item no. 19 of the Special Conditions for Dealings in Securities.

We would like to point out that, in the case of securities that are subject to public offer, a prospectus is available on the internet via the website of the issuer and that a printed version can be obtained from the issuer.



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**BERENBERG**

PARTNERSHIP SINCE 1590