

Information on MAINFIRST BANK AG and its services

Valid from 01.05.2016

Following the guidelines of § 31 section 3 sentence 3 no. 1 - 4 of the Securities Trading Act („Wertpapierhandelsgesetz - WpHG“) you will find below information on MAINFIRST BANK AG and our securities trading services:

1. The Company

MAINFIRST BANK AG
Kennedyallee 76
60596 Frankfurt am Main
Germany

Commercial Register Frankfurt am Main, HRB No. 53261
Board of Directors: Dr. Andreas Haindl, Björn Kirchner
Chairman of the Supervisory Board: Dr. Thomas Emde

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2. Permission following § 32 of the German Banking Act (“Kreditwesengesetz - KWG”) and the authority responsible

On October 4, 2001, the Federal Financial Supervisory Authority („Bundesanstalt für Finanzdienstleistungsaufsicht – BaFin“) has granted MAINFIRST BANK AG permission according to § 32 to operate the following:

- deposit business (§ 1 sec. 1 sentence 2 no. 1 KWG),
- lending business (§ 1 sec. 1 sentence 2 no. 2 KWG),
- bill broking business (§ 1 sec. 1 sentence 2 no. 3 KWG),
- commission business (§ 1 sec. 1 sentence 2 no. 4 KWG),
- custody business (§ 1 sec. 1 sentence 2 no. 5 KWG),
- entry of the obligation to repurchase previously disposed loan claims before maturity (§ 1 sec. 1 sentence 2 no. 7 KWG),
- guarantee business (§ 1 sec. 1 sentence 2 no. 8 KWG),
- permission for cheque collection, bill of exchange collection and traveller’s cheques businesses (§ 1 sec. 1 sentence 2 no. 9 KWG),
- underwriting business (§ 1 sec. 1 sentence 2 no. 10 KWG),

- investment advice (§ 1 sec. 1a sentence 2 no. 1a KWG),
- placement business (§ 1 sec. 1a sentence 2 no. 1c KWG),
- contract broking (§ 1 sec. 1a sentence 2 no. 2 KWG),
- portfolio management (§ 1 sec. 1a sentence 2 no. 3 KWG),
- dealing on own account (§ 1 sec. 1a sentence 2 no. 4 KWG),
- third countries deposit placement brokerage (§ 1 sec. 1a sentence 2 no. 5 KWG),
- foreign exchange (§ 1 sec. 1a sentence 2 no. 7 KWG),
- factoring (§ 1 sec. 1a sentence 2 no. 9 KWG),
- financial leasing (§ 1 sec. 1a sentence 2 no. 10 KWG) and
- investment management (§ 1 sec. 1a sentence 2 no. 11 KWG).

The authority responsible is the Federal Financial Supervisory Authority („BaFin“) with registered addresses at Graurheindorfer Str. 108, 53117 Bonn as well as Marie-Curie-Str. 24-28, 60439 Frankfurt am Main (www.bafin.de).

3. Our services

MAINFIRST BANK AG offers the following services:

- Commission business (purchase or disposal of financial instruments on MAINFIRST's own behalf for the account of a third party);
- Placement business (placing of financial instruments without fixed take-over obligation);
- Portfolio management (management of individual assets invested in financial instruments with leeway in decision-making for third parties);
- Foreign exchange dealings in conjunction with securities-related services;
- Financial analysis (preparation, distribution and propagation of financial analysis and other information on financial instruments or their issuers, that contain a recommendation directly or indirectly for a specific investment decision and are made available to an indefinite group of people);
- Corporate advisory (advice on capital structure, business strategy and related questions, the advice on mergers and acquisitions as well as further advisory services);
- as well as services in conjunction with underwriting business.

4. Execution venues

The execution venues of MAINFIRST BANK AG can be found on our homepage (www.mainfirst.com).

5. Costs and additional charges

We provide our clients with individual agreements on commissions, costs and additional charges for further services.

6. Means of communication and language

During regular business hours clients can either communicate with us personally, via telephone, e-mail or in writing in German or English language. Clients can either submit any orders personally, via telephone, e-mail or in writing in German or English language. Further means of communication or languages respectively for the placement of orders can be agreed individually.

7. Orders executed

Orders executed are confirmed to our clients through the means of communication defined before (e.g. electronically/via e-mail, fax or courier) unless agreed otherwise. Shipment is effected on the same day if possible, but no later than the next business day after the execution of the client order. Provided that it is agreed, clients are also informed of the status of their orders by telephone during business hours.

8. Conflicts of Interest Policy

Our conflicts of interest policy includes all measures taken to avoid potential conflicts of interest as well as all regulations and guidelines to deal with potential conflicts of interest that occur in relation to the variety of the businesses and clients of MAINFIRST BANK AG. This policy can be found on our homepage (www.mainfirst.com). Upon request, we will also provide you with a printed version.

9. Compensation scheme of German banks („Entschädigungseinrichtung deutscher Banken GmbH“ – „EdB“)

MAINFIRST BANK AG, Frankfurt am Main, is affiliated to the compensation scheme of German banks („EdB“), with registered address at Burgstr. 28, 10178 Berlin. EdB is the compulsory compensation scheme for private commercial banks in Germany.

The compensation scheme is obligated to indemnify the creditors in case of default of an affiliated bank, e.g. for non-refunded deposits or liabilities with regards to securities dealings. The compensation scheme is funded by contributions and extraordinary payments of the affiliated banks. The funds form a dependant Federal Special Fund administered by EdB. EdB is supervised by the Federal Financial Supervisory Authority (BaFin). Details can be found on www.edb-banken.de.

The Deposit Guarantee and Investor Compensation Act („Einlagensicherungs- und Anlegerentschädigungsgesetz – EAEG“) regulates inter alia the extent and process of compensation. The claim for compensation is limited to the equivalent of EUR 100,000 of the deposits and up to 90 per cent of the liabilities arising from securities transactions and the equivalent of EUR 20,000.

Liabilities in conjunction with securities dealings of a bank as defined in § 1 sec. 1 no. 1 together with the permission to provide banking and financial services as defined in § 1 sec. 1 sentence 2 no. 4 or 10 or sec. 1a sentence 2 no. 1-4 of the banking law (KWG) are classified as deposits, provided that the liabilities relate to the obligation of the bank to provide the clients with the ownership of funds.

Liabilities that are securitised by a bank via a bearer instrument, such as bearer bonds, or bearer depository certificates, are not protected. Similarly, no compensation is granted for deposits and receivables in a non-EU-member currency.

Only private individuals, private limited companies and small incorporated companies are entitled to a potential compensation. Banks, financial services providers, capital investment companies and their special assets, insurance companies as well as mid-size and large incorporated companies are not covered, amongst others. Further details are set out at the Deposit Guarantee and Investor Compensation Act (EAEG).

Frankfurt, May 2015

MAINFIRST BANK AG

- Board of Management -