Legal Notice

#### December 2024

## Version 2.0

By accessing the Altarius ETI website and connected pages (the "Website"), you (the "Authorized User") confirm to have read, understood and accepted the following terms of use and legal information (the "Terms of Use"), as well as to making certain representations regarding your jurisdiction of residence and your investment categorization. This Website provides information regarding ETIs and ETPs, issued under two separate Programs. Furthermore, this Website provides information on non-regulated and non-financial services provided by entities affiliated to Altarius ETI. If you do not agree with these Terms of Use, please refrain from accessing this website.

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#### Warnings & Disclaimer

For further information regarding the offering of products described on the Website, refer to the "Selling Restrictions" section below.

#### Product Advertisement

This Website provides public information regarding the Prospectus and other products, which may be updated from time to time. Prospective investors are

advised to read the Prospectus carefully, as the product is complex and may be difficult to understand, seeking professional guidance if necessary. The approval of the Prospectus by the relevant regulatory authorities, as the case may be, does not mean endorsement of its activities. Investors are advised that there is no guarantee that the investment will be profitable, and the value of the investment may go down or up. Investments may not be covered by an Investment Compensation Scheme, and they are not covered by a Deposit Guarantee Scheme in Liechtenstein, Ireland or elsewhere, as the case may be. Investors should ensure this Product fits their investment criteria and risk appetite.

Please note that, when investing, your capital is at risk.

# No Offer, No Solicitation to Purchase, Subscribe, or Sell

This Website is solely intended to provide access to information made available by the Issuers of the Prospectus, in full compliance with applicable law. However, it should be noted that it does not constitute, and it should not be construed as, an offer or solicitation to purchase, subscribe, sell, or otherwise engage in any securities or dealings. Investors interested in purchasing, subscribing, or selling the instruments described herein should do so by using their usual brokerage or service provider, seeking additional guidance if necessary.

# No Contract to Provide Information | No Advice

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None of the information on this Website constitutes investment, tax, or financial advice. This information does not take into account the user's specific circumstances, including knowledge of securities, investment objectives, financial situation, or tax and accounting considerations. You should seek external advise, if necessary, consulting with your bank or intermediary, as well as a tax or financial adviser, before making any investment decisions.

## No Financial Analysis

Information provided on this Website does not constitute financial analysis and does not meet statutory requirements for independent financial analysis. Such information is not subject to any trading restriction prior to the publication of financial analyses.

#### Risks

Purchasing or subscribing to securities involves several risks, including financial and non-financial risks, and risk of loss. When investing, your capital is at risk and you may lose a portion of the full amount of capital invested. Potential investors should carefully read the Base Prospectus, Final Terms, the relevant KID(s) and any supplements to understand the risks involved in investing in these securities. It should be noted that such risks are not exhaustive, and new risks may arise during the tenure of the Product. Please consult your bank, intermediary, or financial adviser before making any investment decisions.

#### **Price Information**

Price information on this Website originates from Altarius ETI, either directly or indirectly. Some prices may be displayed with a delay, or may not represent fully the current price of any securities linked to the Prospectus of the program. Past performance does not indicate future returns and, as such, this information should not be used to predict future values. Note that historical performance is not indicative of future performance. While we make every effort to ensure the accuracy of the price information, Altarius ETI does not warrant or guarantee the accuracy, completeness, or timeliness of any description, or price information. Please consult your bank, intermediary, or financial adviser for the current and actual pricing.

#### Information on Returns

All return information presented here refers to gross returns, not accounting for taxes, which, depending on your situation, may have an effect on your net returns. You are advised to consult with your tax consultants for the impact of your taxation on the net returns of your investment(s).

## Key Information Document (KID)

As required by applicable law, Key Information Documents ("KIDs") are available on the relevant product detail pages on this Website. Altarius ETI will take all reasonable steps to ensure the most recent versions of the KIDs are made available, and it reserves the right to store user data when a KID is accessed, as required to meet regulatory requirements or in the event of legal disputes. In case of doubt, please consult with us the most recent version of the KID available for the product you are interested in.

## Prospectus

Before considering the purchase or subscription of securities described on this Website, users should carefully review the Base Prospectus and relevant Final Terms, available on this website under each corresponding issue section. These documents are also available free of charge from Altarius ETI AG and Altarius ETI PLC, as the case may be. Please note that the two Prospectus are not interchangeable and are merely advertised in this Website for information purposes.

## Revenues Payable by Altarius ETI

Altarius ETI may share revenues with distribution partners in connection with the distribution of securities, which can reduce investor returns. Information on such commission payments is available in the Final Terms.

## **Distribution Restrictions**

Products described on this website may not be available for all jurisdictions, and may be restricted to specified investors in certain jurisdictions. These Products are not available in those jurisdictions where they are subject to authorization, approval and registration for public distribution. Users should consult the Base Prospectus for specific restrictions. Products will be offered or sold to investors in other jurisdictions only where legally permissible.

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## Links

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## Data Privacy

Please refer to our <u>Privacy Policy</u> for information on data protection practices. This policy takes precedence over this Legal Notice.

#### Amendments

Altarius ETI reserves the right to amend this document without notice. Regularly check this page for updates.

Last updated: 12<sup>th</sup> December 2024

## Applicable Law | Jurisdiction

This Notice shall be governed by and construed in accordance with the laws of both Liechtenstein and Ireland. Any legal dispute, claim or controversy arising out of or in connection with these Terms of Use, may be submitted and will be subject to the courts of any of the following jurisdiction (i) the courts of Ruggell, Liechtenstein and (ii) the courts of Dublin, Ireland, unless otherwise governed by applicable EU law or international conventions..

#### Complaints

For objections or complaints related to Altarius ETI products Issued in Liechtenstein, please contact:

Altarius ETI AG Industriering 20, 9491 Ruggell, Liechtenstein Email: <u>complaints@altariuseti.com</u> For complaints regarding products issued in Ireland, please contact:

Altarius ETI PLC 31-32 Leeson Street Lower, Dublin 2, Dublin, Ireland Email: complaints@altariuseti.com

For complaints in other jurisdictions, please refer to the specific product documentation for contact details of the relevant distributor or reach out to your financial intermediary.