

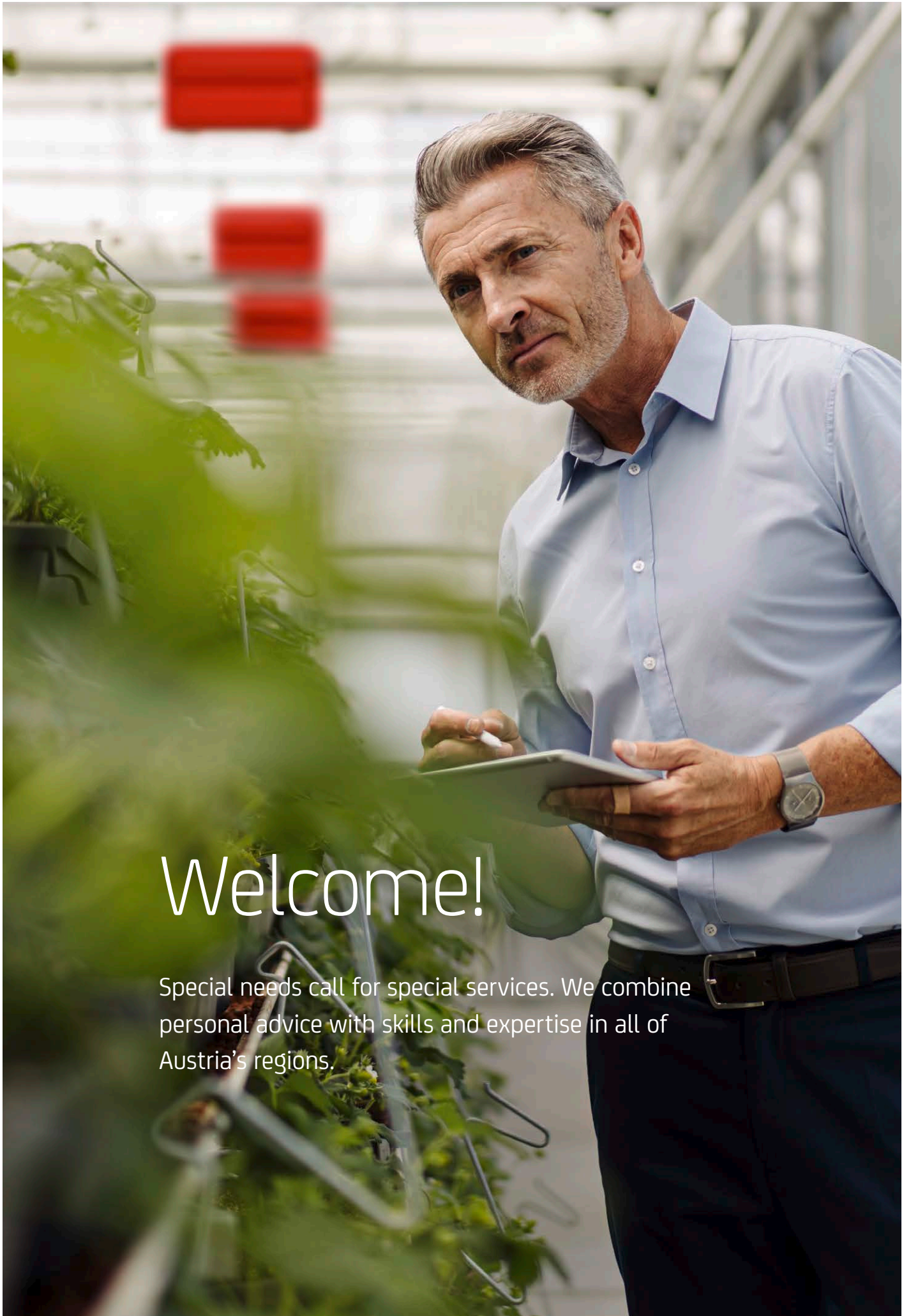
» For us,
private banking
is a matter of trust.

PRIVATE BANKING

privatebanking.bankaustria.at

 **Bank Austria**
Private Banking

Member of  **UniCredit**



Welcome!

Special needs call for special services. We combine personal advice with skills and expertise in all of Austria's regions.

Your needs – our service:



Skills and expertise for your wealth.

- **Personal.**
For a bespoke proposal you can arrange an individual, one-on-one meeting with your personal Private Banking relationship manager.
- **Experienced.**
A reliable network of closely-knit regional and international experts delivers stability, skill, expertise and top-quality advice.
- **International.**
This also includes our eleven selected fund partners. Thanks to our long-term cooperation you can also draw on the wealth of experience of major international fund companies.
- **Informative.**
Keep up to date. Our regular newsletter will keep you informed of current market developments, of the market's opinion from our strategic Market Research unit, and of interesting investment topics. This is complemented by our online event series which discuss specific investment questions.



You can find us at more than 15 locations.

Proximity is important. This is why you will find our Private Banking relationship managers at over 15 locations throughout Austria. This enables us to respond individually to your requests and advise you most effectively on all questions concerning your assets. You will find a complete list of our offices at www.privatebanking.bankaustria.at. In addition, you have the services of the entire Bank Austria branch network at your disposal.

With flexible appointment times and personalised customer advisory which will draw on modern technology if necessary, you will experience banking at the highest level.



Broad range of innovative services.

As the Private Banking arm of a universal bank we – in addition to investment advice – offer our customers product solutions, financial and insurance¹⁾ services and services that meet daily banking needs.

From an account to financing solutions and a professional asset structure: Expertise in all asset-related questions.

- **Investment of assets:** professional advice and an extensive, tried-and-tested offering of investment opportunities.
- **Financing solutions:** realise your personal plans and projects!
- **Succession planning:** value preservation for the next generation.
- **Financial planning:** in-depth and objective analysis of your financials and your assets.
- **Account and card:** an exclusive account and the Visa Infinite credit card²⁾ especially for demanding customers.

1) In the insurance intermediation business in linked industries, UniCredit Bank Austria AG is an insurance agent bound by contract of ERGO Versicherung Aktiengesellschaft, ERGO Center, Businesspark Marximum/Objekt 3, Modocenterstraße 17, 1110 Vienna. UniCredit Bank Austria AG is authorised to receive premiums and amounts which are intended for customers. GISA no.: 27506127

2) A credit card is issued dependent on a customer's credit rating. UniCredit Bank Austria AG acts as agent. The contract is concluded with card complete Service Bank AG.

Investment of assets.

A personal discussion using state-of-the-art analytical tools, combined with an innovative service and product offering.

Your individual goals and needs are our top priority. Our efforts generally focus on preserving assets and managing risk through broad diversification. We have successfully guided our customers through the last few years with our strategy of achieving an optimum balance between risk and return.

Professional advisory tools.

With the help of professional analytical and advisory tools, and supported by digital technology, we can together examine your portfolio.



What does your investment strategy look like?

One always begins with a holistic look at the portfolio. You receive a detailed presentation of your securities holdings and other deposits.



Are risk and return in equilibrium?

Could you potentially generate more income with the same risk or achieve the same return at lower risk? You will receive an answer to this question for your individual portfolio as part of our "Risk-Return Analysis".



Which investment strategy can be recommended?

A specific investment proposal based on our model portfolios, while taking account of your risk profile and your personal investment objectives, can provide the basis for your future investment decisions.

Before taking any investment decision and before signing up for an investment product please carefully read the information "What you should know as an investor/important risk information" in the relevant product-detail folders and product factsheets, as well as the published statutory prospectuses, in particular all the information on risk contained therein, and the Key Information Documents (KID).

Take your own investment decisions or delegate.

You can choose from two investment models: the UNIVERS EXKLUSIV service model and VermögensManagement – depending on whether you prefer to take your investment decisions yourself or delegate them to our asset management team.

Invest my assets – but how?

Delegation

I choose a risk class and leave the investment strategy to the team of experts of Bank Austria Private Banking.



VermögensManagement

VermögensManagement 5Invest

You entrust your money to our tried and tested team of experts and choose from five investment approaches.

VermögensManagement EXKLUSIV

An experienced team of experts professionally implements your personal investment strategy.

Partnership

I take my own decisions on individual investments but want competent advice.



UNIVERS EXKLUSIV

Selected, tested and rated.

Numerous selected, tested mutual funds of our eleven selected fund partners are offered in our advisory universe.

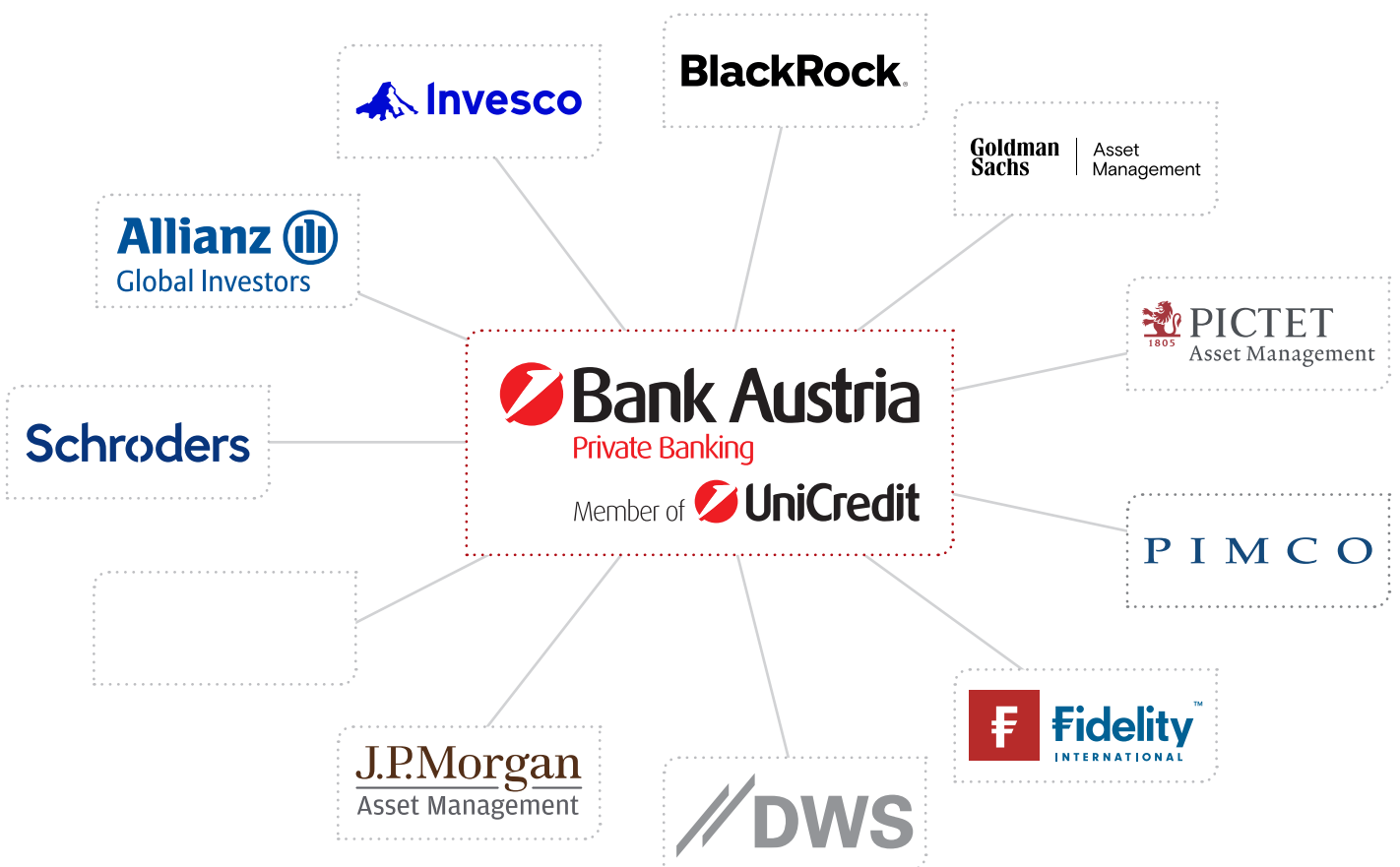
You can draw on a wide range of expertise at Bank Austria Private Banking. The experience and expertise of our relationship managers and experts are complemented by the quality, reliability and many years' experience of our eleven selected fund partners.

These international investment companies, which have been tested by us, stand out in terms of their extensive fund product offering and exceptional expertise in the specific investment categories.

onemarkets Fund: A new type of fund management.

You select a fund with an investment story. We select what we believe to be the best fund management. And you can now benefit from our multi-year cooperation with the eleven selected fund partners by investing, from the onemarkets Fund platform, in attractive sub-funds with selected investment ideas.

Further information on onemarkets Fund is available at bankaustria.at/onemarkets-fund.jsp.



General information.

This marketing information was prepared only for information purposes and does not constitute investment advice or an investment recommendation. It is, in particular, not an offer or solicitation to sign up for an investment. It is provided only as initial information and cannot replace advice tailored to an investor's personal circumstances and knowledge.

Every investment involves risk, which can result in the total loss of the invested capital. The value and return of an investment can suddenly rise or fall considerably, and they cannot be guaranteed. Currency fluctuations can also affect the performance of the investment. It is possible that the investor may not receive back the entire amount of his investment, one reason being that the capital was invested for only a short time. The impact of short-term fluctuations weakens as the investment horizon becomes longer. Your relationship manager will be pleased to help you find the investment strategy that suits your specific needs.

Our brochure "Summary of guidelines for managing conflicts of interest and for disclosure of benefits" provides information on how Bank Austria handles these issues; your relationship manager will be glad to provide you with further details.

We would recommend that you consult a tax adviser for questions regarding your personal tax status. Tax treatment depends on your personal circumstances, which may change.

The products mentioned in this folder cannot in Austria be offered to or procured by US citizens or persons who are domiciled, assessed for income tax and/or own a company in the US.

Information on onemarkets Fund.

This information is provided for marketing purposes. Please read the prospectus of onemarkets Fund (the Fund) and the important investor information on the sub-funds before taking any final investment decisions. These documents can be viewed in English and German at <https://www.structuredinvest.lu>, and they can be obtained free of charge together with the most recent annual reports and half-year reports and the Articles of Association at the Registered Office of the Management Company (8–10 rue Jean Monnet, L-2180 Luxembourg, Grand Duchy of Luxembourg) and in the offices of UniCredit Bank Austria AG and Schoellerbank AG. The English version of the Prospectus is the legally binding version. The value of the units and the income from an investment in the Fund can either fall or rise depending on market performance and investors may not get back the amount originally invested. None of the sub-funds offer a guaranteed return. Investors should note that the relevant Management Company can decide to rescind the measures taken by it for the marketing of the units of its funds pursuant to Article 93a of Directive 2009/65/EC. A summary of investors' rights and collective legal remedies can be viewed in German at https://www.structuredinvest.lu/content/dam/structured_invest/Beschwerdemanagement/20221003_SI%20Beschwerdemanagement_DE_final.pdf.



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