

Client Information Document

Information under Art. 8 of the Financial Services Act (FinSA)

This document tells you who we are, what we do, what it costs and what rights you have. Under the Financial Services Act, we give it to you before we provide our first financial service. Please read it and keep it. If anything is unclear, ask us.

1. About us

NAME	Hebibovic Wealth Advisory (HWA)
OWNER	Faris Hebibovic
LEGAL FORM	Sole proprietorship under Swiss law
ADDRESS	Industriestrasse 17, 6312 Steinhausen, Switzerland
CONTACT	info@hwa-advisory.ch · hwa-advisory.ch
ACTIVITY	Investment advice and financial planning for private clients
SUPERVISORY STATUS	HWA is not supervised by FINMA. HWA is registered in the register of client advisers kept by regservices.ch (BX Swiss AG), the registration body approved by FINMA (Art. 28 FinSA). Registration number: FH39859.
PROFESSIONAL KNOWLEDGE	The knowledge required by Art. 6 FinSA is evidenced by the qualification Zert. Vermögensberater IAF, which regservices.ch recognises.
INSURANCE	Professional liability insurance with Liberty Mutual Insurance Europe SE, Zurich branch.
OMBUDSMAN	HWA is affiliated with the ombudsman office FINSOM (Art. 74 ff. FinSA).

2. The financial services we provide

HWA provides investment advice (Art. 3 lit. c FinSA): personal recommendations about financial instruments, based on your situation, as part of a wider financial planning relationship.

HWA does not manage portfolios on a discretionary basis, does not execute or transmit orders, and does not hold or transfer client assets. You open and hold your accounts with your own bank or broker and you take the final decision on every transaction.

An engagement normally starts with a free first conversation, continues with an onboarding (two meetings and a written report) and can be followed by an ongoing retainer or by hourly work. Scope and fee are always agreed in writing before work begins.

3. Client classification

Under Art. 4 FinSA we treat you as a retail client unless we agree otherwise in writing. Retail clients enjoy the highest level of protection, including a full suitability assessment (see section 8).

You may declare that you wish to be treated as a professional client if you have net assets of at least CHF 500,000 and the necessary expertise, or net assets of at least CHF 2 million (Art. 5 FinSA). This reduces the protections described in this document. We do not encourage this and will only act on a written request.

Clients classified as professional or institutional may likewise declare that they wish to be treated as retail clients (opting in), which restores the fuller protections described in this document, including full suitability testing (Art. 5 FinSA).

4. The market offering we consider

HWA is independent. We are not tied to any bank, insurer, fund provider or platform, and we do not distribute products of our own. When we advise on investments, we consider a broad range of products available in Switzerland, including Sharia-screened funds, ETFs and sukuk where they exist and suit you.

HWA does not itself certify that a product complies with Sharia principles. That assessment rests with each product's own Sharia board or certification body, and we tell you whose assessment you are relying on.

5. Ties with third parties and conflicts of interest

HWA works on a fee-only basis. We accept no commissions, retrocessions, referral fees or other payments from banks, insurers, fund providers or platforms, and we have no economic ties to providers of financial instruments.

Should a conflict of interest nevertheless arise, we will tell you before we advise you and take measures to protect your interests (Art. 25 and 26 FinSA).

6. Costs

You pay HWA directly, and nobody else does. Fees are fixed per engagement, charged as an ongoing retainer, or charged by the hour. We never charge a percentage of your assets. We agree every fee with you in writing before any work begins.

Costs of products and services of third parties, such as fund costs or your bank's or broker's fees, are charged to you by those providers. When we recommend a product, we show you these costs. HWA is not registered for value added tax; our fees are stated without VAT.

7. Risks of financial instruments

Every investment carries risk. The value of financial instruments can fall as well as rise, and you may get back less than you invested, or lose your entire investment. Past performance is no guide to future results. Sharia-screened investments carry the same market risks as other investments and may, in addition, offer a narrower choice.

The Swiss Bankers Association brochure "Risks Involved in Trading Financial Instruments" describes the risks in detail; we will give you a copy on request. Where a key information document (KID) exists for a product we recommend, we make it available to you before you decide (Art. 8 and 9 FinSA).

8. Suitability assessment

Before we give you personal investment advice, we ask about your financial situation and investment objectives, and your knowledge and experience (Art. 10 FinSA). We do this with a questionnaire and in conversation. Because our advice looks at your overall portfolio, we weigh these points together to check that a recommendation is suitable for you (Art. 12 FinSA).

Please give us complete and accurate information, and tell us when your circumstances change. If you do not give us the information we need, we cannot advise you on investments.

9. Documentation of our advice

We record your needs and the advice we give you, and we keep these records as the law requires (Art. 15 FinSA). On request, we give you a copy.

10. Complaints and ombudsman

If you are dissatisfied, please write to us first at info@hwa-advisory.ch. We will respond promptly and try to resolve the matter.

If we cannot agree, you may turn to the ombudsman office FINSOM, to which HWA is affiliated. We give you its contact details on request.

11. Applicable law and updates

Our services are subject to Swiss law, in particular the Financial Services Act (FinSA) and the Financial Services Ordinance (FinSO), and to the code of conduct that applies to registered client advisers. Your individual mandate agreement governs the terms specific to you and prevails over this document where they differ.

This document is current as of October 2026. We update it when our services or the law change, and the latest version is always available at hwa-advisory.ch.

12. Acknowledgement of receipt (optional)

I confirm that I received this Client Information Document before the first financial service was provided.

Place, date

Client name

Signature