

Terms and Conditions

General terms for the advisory relationship with Hebibovic Wealth Advisory

1. Scope

These terms apply to every engagement between Hebibovic Wealth Advisory ("HWA", "we") and you as our client. They form part of your individual mandate agreement. Where the mandate agreement says something different, the mandate agreement prevails.

2. Our services

HWA provides fee-only investment advice and financial planning. We do not manage portfolios on a discretionary basis, do not execute orders and do not hold or transfer client assets. You open and hold your accounts with your own bank or broker and you take every investment decision yourself.

We provide our services with the care and professional knowledge that can be expected of a registered client adviser. We do not guarantee any particular result.

3. Your responsibilities

You give us complete and accurate information about your financial situation, objectives, knowledge and experience, and you tell us promptly when your circumstances change. Our advice is only as good as the information you give us. If you withhold information that we need, we may have to limit or decline our advice.

4. Fees and payment

Our fees are set out in your mandate agreement and agreed in writing before work begins. We charge no commissions and no percentage of your assets. Invoices are payable within the period stated on the invoice. Costs charged by third parties, such as your bank or broker, are not included in our fees.

5. No guarantee, investment risk

Every investment carries risk, including the loss of capital. Our recommendations are based on information available when we give them and are not a guarantee of future performance. You carry the investment risk of your decisions.

6. Sharia compliance

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. We tell you whose assessment you rely on. Religious questions remain for you and your own scholar.

7. Confidentiality and data protection

We treat everything you tell us as confidential. We process personal data in line with the Swiss Federal Act on Data Protection, as explained in our privacy policy at hwa-advisory.ch. We share data with third parties only where this is needed to provide our services or where the law requires it.

8. Liability

We are liable for damage that we cause through breach of our duties, to the extent the law allows. We cannot exclude liability for intent or gross negligence in advance. We are not liable for the decisions you take or for losses caused by market movements, or by third parties such as banks, brokers or product providers.

9. Duration and termination

The mandate runs for the term stated in your mandate agreement. Either of us may terminate it at any time, in writing, in line with Art. 404 of the Swiss Code of Obligations. If a termination comes at an inopportune time, the party terminating may owe compensation for the resulting damage. Fees for work already done remain due.

10. Changes to these terms

We may amend these terms. We tell you about changes in writing, and they apply to existing mandates from the time stated in our notice unless you object in writing before then. The current version is always available at hwa-advisory.ch.

11. Governing law and jurisdiction

Swiss law applies. The place of jurisdiction is Zug, unless mandatory law, in particular consumer protection rules, provides a different place of jurisdiction.

12. Severability

If a provision of these terms is or becomes invalid, the other provisions stay valid. We will replace the invalid provision with a valid one that comes closest to its purpose.