



“Future of Finance Private Market Champions AMC (USD)” certificate

This document is solely for marketing purposes in order to make investors aware of the certificate. Comprehensive information about the certificate, as well as the associated risks and costs, can be found in the key information document (KID) and the prospectus, including final terms. These documents can be obtained from Bank CIC (Switzerland) Ltd. and at www.disruptiveissuance.com.

Brief description

For private clients, access to private equity investing is difficult. This kind of investment is generally the preserve of professional investors. Up until now, only very wealthy investors have been able to invest in such assets owing to the fact that the level of minimum investment is high. Assessing and structuring a private equity investment requires a lot of time and know-how.

With the “Future of Finance Private Market Champions AMC (USD)” certificate, Bank CIC, in cooperation with Stableton Financial AG, offers an investment solution that allows investors to participate in Venture Capital* investments from as little as USD 10 000. This gives clients simple and diversified access to a broad spectrum of fintech companies that are privately owned and yet to float on the stock market.

* Time-limited equity investment in young, innovative companies that are not yet listed.

Suitability

Investing in the “Future of Finance Private Market Champions AMC (USD)” certificate would suit investors who are aware of the risks associated with investing in illiquid funds and have sufficiently high asset values without having to rely on the capital invested. It is for investors who would like to diversify their portfolio by investing in private equity and to benefit from the return opportunities. In order to achieve the investment goal with this kind of investment while simultaneously minimising risks, it would be appropriate to **invest up to 1% of total assets**.

Objective of the strategy

- Investments within the certificate are aimed at making accessible the benefits of investing in fintech companies that are yet to float on the stock market or are in the final phase of the start-up cycle.
- The investment goal of the product is to achieve long-term capital growth by investing in such companies.

- This involves building up a diversified global fintech portfolio, preferably with “unicorns” that are among the winners in various target sectors, phases of corporate growth and regions.

Product details

ISIN	CH1168858517
Minimum investment	USD 10 000
Restriction	Only for clients domiciled in Switzerland
Manager	Stableton Financial AG
Issuer	Disruptive Issuance PCC Limited
Subscription period	by 28 June 2022 (cut-off time is 4pm)
Secondary market	01.07.2022 – 30.06.2023 The product can be subscribed for another 12 months after the expiry of the first subscription phase, with a premium.
Investment horizon	at least five years
Costs	In accordance with the key information document
Issue price	USD 10 000

What makes the product interesting to investors?

- Theme-related investment in fintech companies worldwide that have been selected by experts via one single product
- Diversification across a number of companies, sectors and regions in order to avoid the risk of investing in one single start-up or high-growth company
- Co-investment with first-class risk capital firms and hedge funds
- Diversification with a low minimum investment amount

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Investment themes

The investment themes comprise some of the most important areas that will shape the world of finance in the coming years.



Blockchain and NFT*

The high acceptance of blockchain solutions in areas such as banking and cyber security is the main driver of future market growth, as they enable integrated and optimised processes.

* Non-fungible token: non-exchangeable token



Neobanking

The client preferences of lenders and depositors are changing thanks to the digital economy. Completely virtual and tailored experiences are increasingly becoming part of everyday life.



Modern payments

Mobility and connectivity are coming together to make the long-awaited cashless society a reality. Apps avoid the need to carry a wallet and queue at the till.



Artificial intelligence and data-supported finance

Artificial intelligence is changing our world. Combined with data, it provides personalised, precise and up-to-date knowledge so that appropriate decisions can be made.



Embedded financing

As electronic transactions become more established, financial services are being integrated seamlessly into the everyday experiences of consumers with non-financial products.



Democratisation of assets

Thanks to technological progress, asset management and investment services are becoming more and more transparent, individual and accessible to all.

The partner Stableton Financial AG

Stableton is a fast-growing fintech company that strives to be the leading platform for qualified and institutional investors seeking alternative investments. The company takes a holistic approach, from deal sourcing and due diligence to portfolio and liquidity management. Stableton is therefore in a position to achieve a stable, high-quality deal flow by holding proactive discussions with companies, intermediaries and deal partners. At the same time, market trends, pending transactions, co-investment opportunities, the secondary market and the IPO landscape are closely followed. Each individual investment opportunity is reviewed on the basis of the highest standards.

Your benefits at a glance

- **Access to investment opportunities in the private markets:** You will benefit from easy access to private market investments that are otherwise the preserve of professional and institutional investors.

- **Low minimum investment amount:** Investments can be made from as little as USD 10000.
- **Professional asset management:** You will benefit from a structured investment process that reflects the whole value chain, from deal sourcing, clarification and deal execution to post-deal activities.
- **It does not matter how the market is performing:** This performance of this asset class does not correlate with the traditional markets. As a result, this investment gives you the option to diversify from traditional investments.
- **Transparency:** You will receive regular in-depth reports on the performance and the investments made.

Risks

- The risks can be found in the key information document and the prospectus.

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