

Announcement to the clients of FlowBank Ltd. in liquidation dated 2 and 3 July 2024

Dear Madam, Dear Sir,

1. Reimbursement of secured deposits

The liquidators would like to inform you that requests for reimbursement of secured deposits can be made via the e-banking platform of FlowBank Ltd. in liquidation. The authentication system has been updated and now works as described in the link below:

[New Procedure](#)

Only clients who meet the following conditions can apply via the e-banking platform:

- The client is a natural person;
- The client is both the sole holder and beneficial owner of an account with Flowbank Ltd. in liquidation.

On the e-banking platform, clients are invited to mention a bank account they hold with another bank in order to receive their refund. A step-by-step guide to submitting a request through the e-banking platform can be found at the following link:

[How to Submit a Request](#)

Other clients (joint accounts, corporation, domiciliary companies) are invited to request a reimbursement by sending an e-mail to project-liquidateurfb@walderwyss.com, providing full details of an account at another bank to which the refund is to be made. These requests have to be processed manually, and therefore require more time than an e-banking request.

Only the portion of each client's total cash assets equal to or less than CHF 100,000 constitutes a secured deposit and will be reimbursed at this stage.

2. New structure of customer accounts at FlowBank Ltd., in liquidation

The liquidators wish to inform you that the structure of customer accounts at FlowBank Ltd in liquidation has been modified as part of the liquidation process. Each account now has several sub-accounts, as follows:

- Cash account (AAAXXX.001): this is the main account containing each client's cash with FlowBank Ltd in liquidation. Only cash held in this account is taken into account for repayment of preferential deposits.
- CFD gains account (AAAXXX.098): this account contains any liquid assets resulting from the closure of clients' CFD positions following the opening of the bankruptcy proceedings, i.e. on 13 June 2024 at 8:00 am.
- Securities and corporate actions account (AAA.099): this account contains all client securities and cash resulting from corporate actions.

The former accounts held by certain client (.002, .003) remain visible, but their assets have been transferred to the above accounts.

To access these various sub-accounts, please click on the menu at the top of the screen on the e-banking platform and choose the sub-account of your choice, as described in the link below:

[Access Accounts](#)

3. Status of securities

The procedure for returning securities will be launched in accordance with conditions to be announced shortly.

4. Fraud attempts

The liquidators would also like to inform you of the following points regarding attempted fraud committed in connection with the liquidation of Flowbank Ltd. in liquidation:

- **E-mails** : E-mails to clients are sent exclusively from the liquidators' address project-liquidateurfb@wilderwyss.com or from the bank's generic addresses support@flowbank.com, noreply@flowbank.com, no-reply@flowbank.com and no_reply@flowbank.com.
- **Phone calls**: In order to identify clients, the bank's customer service staff may contact them by telephone. The numbers used begin with +41 22 888. During these calls, the bank's staff may ask questions involving clients' personal information such as IBAN number, account status or last transaction.

- **Confidential information:** Confidential information (passwords, credit card details, etc.) must never be revealed.
- **Reporting:** If you have any doubts about the authenticity of an e-mail, please forward it to project-liquidateurfb@walderwyss.com. The liquidators will try to reply as soon as possible.

For FlowBank Ltd. in liquidation,
Walder Wyss Ltd.