

Information for clients concerning the restructuring of sub-accounts

As part of the liquidation of FlowBank Ltd. in liquidation (the **Bank**), the liquidators are pleased to inform you that your sub-accounts have been restructured as follows in order to enable you to delimit the assets which (i) constitute secured deposits within the meaning of art. 37a of the Swiss Federal Act on Banks and Saving Banks and are reimbursed to you immediately (the **Secured Deposits**) and (ii) do not constitute Secured Deposits and thus represent an ordinary debt of the bankrupt estate:

1. Cash account – Secured Deposits (AAAXXX.001) :

This account now contains only the amount constituting the Secured Deposits (i.e. deposits within the meaning of art. 37a of the Swiss Federal Act on Banks and Saving Banks in the name of the depositor up to a maximum amount of CHF 100'000 per creditor).

If you have already received the amount of your Secured Deposits, the balance of this account is now CHF 0.

If you have not yet requested repayment of your Secured Deposits, you can do so via the [FlowBank client area](#).

2. Cash account – Ordinary debt of the bankrupt estate (AAAXXX.098) : This account now contains the sum of :

- - Cash which was previously deposited in the AAAXXX.001 account (point 1 above) and exceeds or does not constitute Secured Deposits ; and

- 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.

This positive balance represents an ordinary debt of the bankrupt estate, which is automatically collocated, subject to a decision to the contrary by the liquidators, in third class within the meaning of art. 219 para. 4 of the Swiss Federal Act on Debt Collection and Bankruptcy Proceedings. This claim will be reimbursed for each client to the extent of the liquidation dividend in the event of admission to the schedule of claims.

3. Securities and corporate actions account (AAAXXX.099) :

This account contains all client securities and cash resulting from corporate actions or sales of securities. This account is segregated from the bankruptcy estate. You can request reimbursement of this balance via the [FlowBank client area](#).

Best regards,

For Flowbank Ltd. in Liquidation,

Walder Wyss Ltd.