Key information Goldman Sachs Bank Europe SE – Investment Banking Division

1. General information

1.1. The bank is incorporated as a European company (Societas Europaea), has its registered address at Taunusanlage 9-10 (Marienturm), 60329 Frankfurt am Main, Germany, tel. +49 (0)69 7532 1000; and is represented by Dr Wolfgang Fink (Chairman), Peter Hermann, Thomas Degn-Petersen and Dr Matthias Bock. The bank is the Commercial Register of the District Court (Amtsgericht) in Frankfurt am Main (registration no. HRB 114190). More information on the bank and its services can be obtained from your Investment Banking Division team.

1.2. The bank is a credit institution incorporated in Germany and, within the Single Supervisory Mechanism established between those Member States of the EU whose official currency is the Euro, is subject to direct prudential supervision by the European Central Bank and in other respects by the Federal Financial Supervisory Authority (Bundesanstalt für Finanzdienstleistungsaufsicht) and Deutsche Bundesbank.

1.3. The authoritative languages for the business relationship between the bank and its clients are German and English. Communications between GSBE and its clients are largely oral, in writing, in text form or via other electronic means of communication.

1.4. All references included in this key information document to the standards of the Wertpapierhandelsgesetz (Germany Securities Trading Act, “WpHG”) refer to the version of the WpHG valid from 3 January 2018.

2. Client classification

The bank generally classifies clients of the Investment Banking Division (“IBD”) as professional clients and applies the supervisory rules applicable for professional clients. This means that the supervisory client protection regulations applicable for a private client are not applied. Clients can be classified as private clients on request at any time (Section 67(5)(4) WpHG). This is required, in particular, if clients are generally unable to take investment decisions themselves and assess the associated risks appropriately on the basis of their experience, knowledge and understanding.

3. Investment services of the bank

The bank provides the following ancillary investment services in the IBD area:

3.1. The consulting of companies on capital structure, industrial strategy (and advisory) and a range of services for corporate acquisitions and mergers, and

3.2. Services related to the financing business.
4. **Note on the risks and properties of financial instruments**

4.1. Client should only conduct transactions with financial instruments if they have the necessary knowledge and experience and can assess the associated risks. Clients should also reassure themselves that the product is suitable for them in light of their investment targets, risk appetite and other personal and financial situation.

4.2. The bank provides its clients with standardised basic information on financial instruments and the associated risks on request.

5. **Conflict of Interest Management**

5.1. The bank and the Goldman Sachs Group companies provide investment services for a large number of clients and conclude transactions with various clients, counter parties and for its own account. There may be situations where the bank or the Goldman Sachs Group companies hold own interests in transactions on which it is advising a client. The bank takes precautions to ensure that there is no expected detriment on the interests of the client. To avoid such situations, the bank may also refuse to become active for the client.

5.2. In particular, Goldman Sachs Group has rolled out global policies for handling conflicts of interest (a summary can be provided at the client's request) and set out procedures and measures for the early identification and avoidance of conflicts of interest. These precautions also include the creation of confidentiality areas and the oversight of the disclosure of information, suitable organisational structures and supervisory functions and regulations on employee remuneration. The policies also specify that the bank informs the client of a potential conflict of interest in a general form under certain circumstances.

6. **Complaints management**

The bank has internal procedures for an appropriate and rapid processing of complaints. On request, the client is provided with detailed information on the procedures to be observed when processing a complaint. Clients are requested to contact the bank's Compliance department at the address specified under item 1.1 in the event of a complaint.

7. **Recordings of telephone calls and electronic communication**

Telephone calls and electronic communication between the bank and the client may be recorded.

8. **Costs and Charges**

The costs and charges actually incurred are determined by the services provided and are agreed individually with the bank. Information on the other remuneration and costs incurred are listed in the client agreements. In addition, further costs, for instance taxes, may arise.