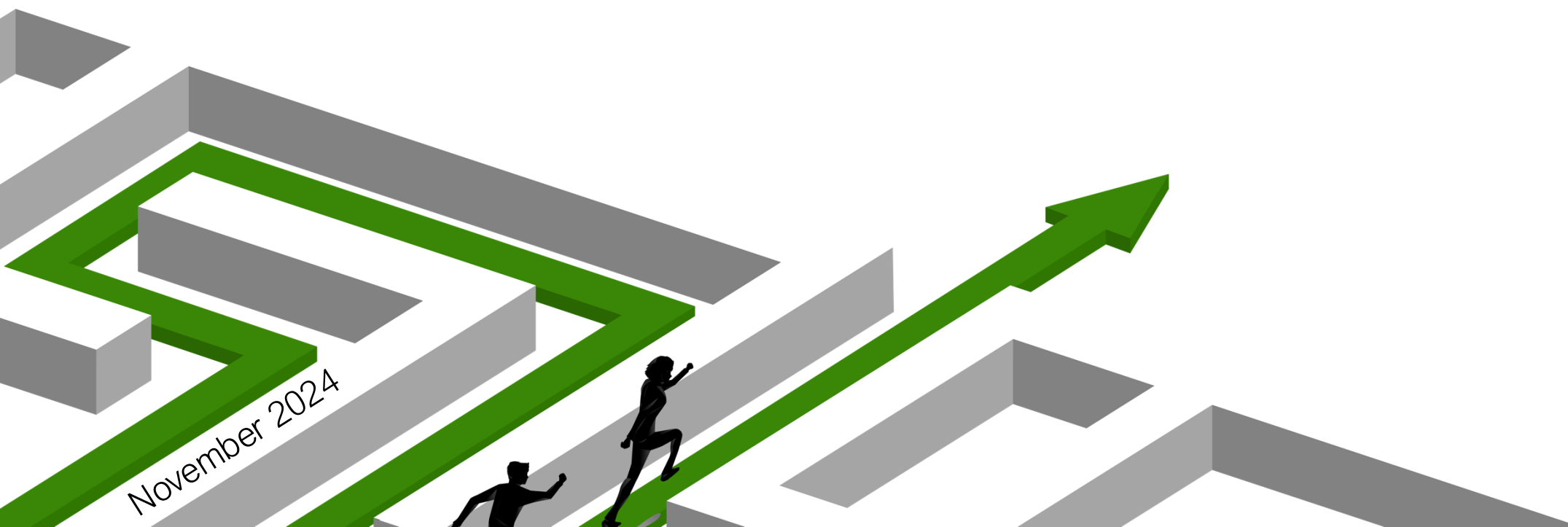


The Swiss Securities Firm & Banking Licence



Banking & Securities Firm Licence

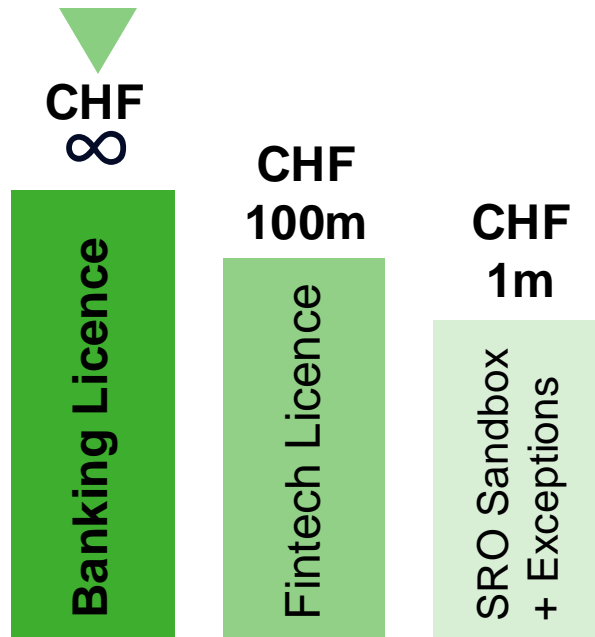
At a glance

- FINMA authorization required
- Offers the broadest scope of authorized activities.
- +275 banks and securities firms (as of November 2024)
- A banking license allows operations as a securities firm as well
- Min. capital requirement:
 - CHF 1.5 million for a securities firm and around CHF 3 million of liquidity
 - CHF 10 million for a bank but realistically at least 15-20 millions
- Licensing duration of minimum a year
- Strict accounting and capital adequacy requirements

Banking Licence

The broadest licence: offer almost all possible financial activities

Accept clients' funds (public deposits)



- Unlimited acceptance of public deposits or solicitation from the public to obtain them.
- Investment of public deposits (lending).
- Interest differential business.
- Remuneration of public deposits (interest).
- Offer own accounts and IBANs.
- Direct access to payment systems SIC, EuroSIC (SEPA).
- Act as a card issuer and/or acquirer and access card schemes.
- Operate a payment system (no additional licence required).
- Offer all other financial intermediary services (e.g., securities trading, crypto exchange, asset management, brokerage, forex, etc.)

Securities Firm Licence

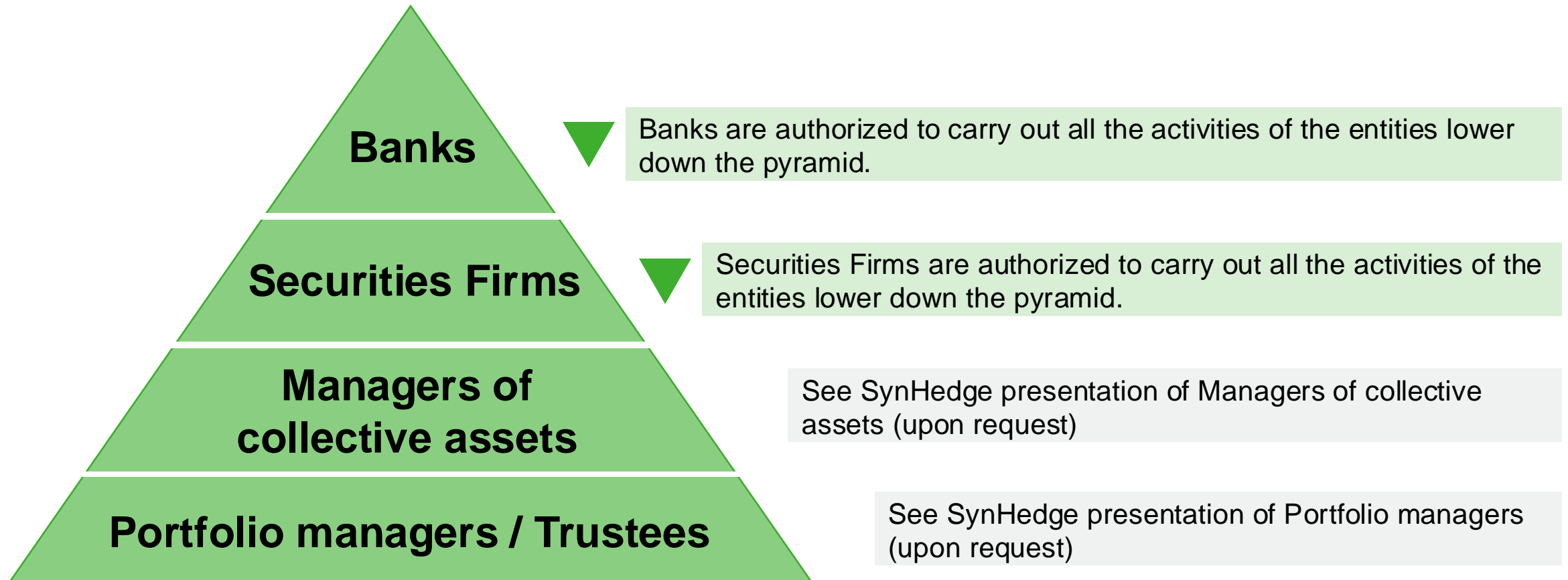
The most comprehensive license for dealing with securities

Freely underwrite and trade in securities and more

- Trade securities in your own name for the account of a client.
- Underwrite securities issued by third parties and offer them on the primary market to the public.
- Operate an OTF (no additional license required).
- Trade securities on your own account on a short-term basis without limitations.
- Issue derivatives on the primary market.
- Engage in market making with securities.
- Hold client accounts for the settlement of securities trades (inc. SIC, SECOM, euroSIC access)
- Act as a custodian of client securities.
- Offer all other financial intermediary services (e.g., crypto exchange, asset management, brokerage, exchanges, forex, etc.).

Additional Authorized services

The regime of cascading authorizations



Switzerland as an Advantage



Build trust with Switzerland's reputation for stability and integrity

Benefit from Switzerland's booming FinTech ecosystem

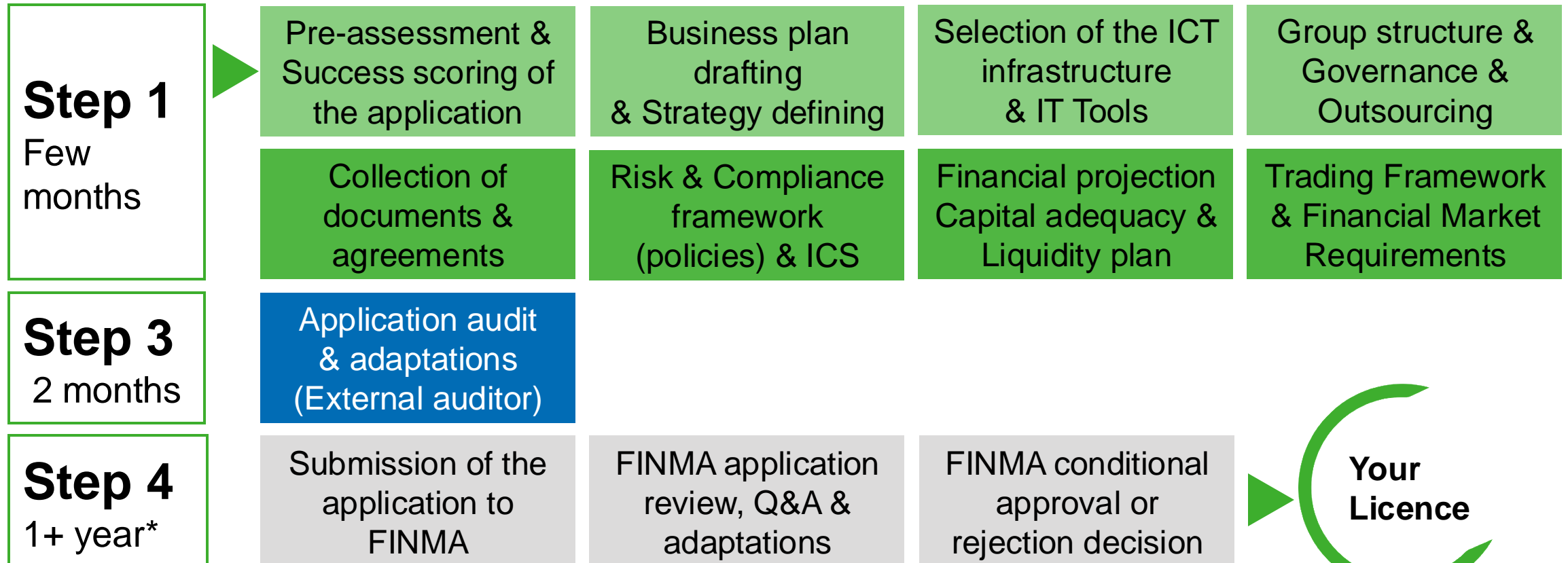
Access global markets through a well-established financial infrastructure

Operate in a low-tax jurisdiction (11.85% corporate tax in Zug)

Benefit from the Swiss clear regulatory framework

Licensing Process

Key elements & Timeline



* Depends on the complexity of the application (e.g. group structure, shareholding, services offering, cross-border)



Licensing Excellence with SynHedge

“SynHedge precisely stands for synergy and smart hedging in Banking & Finance. This is what we do best.”

Loïc Staub, Attorney at-law
Founder & Managing Partner

Deep understanding of the Swiss Banking & Financial Markets

Specialized in licensing application

Co-founding partner of the Swiss FinTech Alliance Association SFA
The association gathers all current FinTech licence holders and provides a framework to discuss the latest developments and trends in the FinTech sector.

Extensive network enabling us to fulfill all your requests related to the application and post licencing process

Practical expertise that has been thoroughly battle-tested and focuses on excellence and delivering impactful solutions

Ready to dive deeper?



- **How much does the licensing process cost?**
- **How long does it actually take to get the licence?**
- **How many directors are required?**
- **Do I need a securities firm licence as a MFO?**
- **When are directors required to be engaged?**
- **Can we operate cross-border?**
- **Can we outsource our back-office abroad?**

Contact us

Let's move forward

The secret to getting ahead is getting started



Book a TEAMS meeting

<https://calendly.com/contact-sh/synhedge>



Send us an e-mail

info@synhedge.com



Fill out the contact form

<https://synhedge.com>



Chat on Telegram

@loicsb



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