

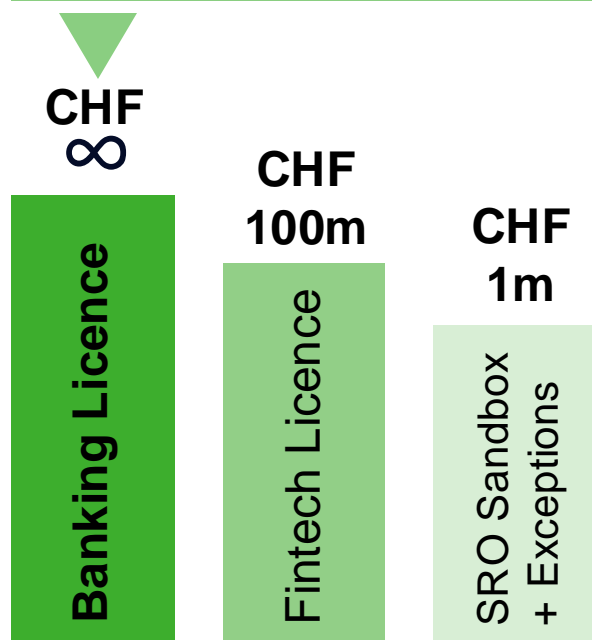
The Securities Firm & Banking Licence

Overview - Banking & Securities Firm Licence

- 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

Accept unlimited clients' funds (public deposits)



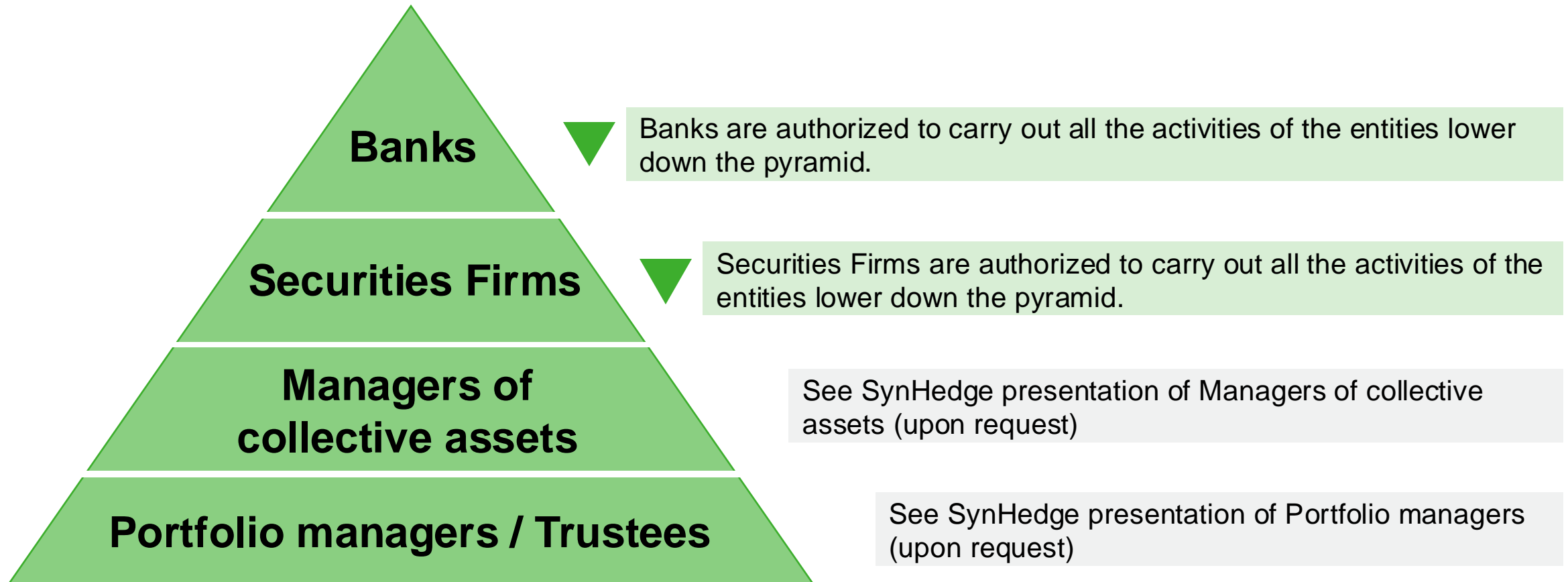
- Unlimited acceptance of public deposits or solicitation from the public to obtain them.
- Investment of public deposits (lending).
- Interest differential business.
- Remuneration of public deposits (interest).
- Offer own accounts and IBANs.
- Direct access to payment systems SIC, EuroSIC (SEPA).
- 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 I Broker Dealer

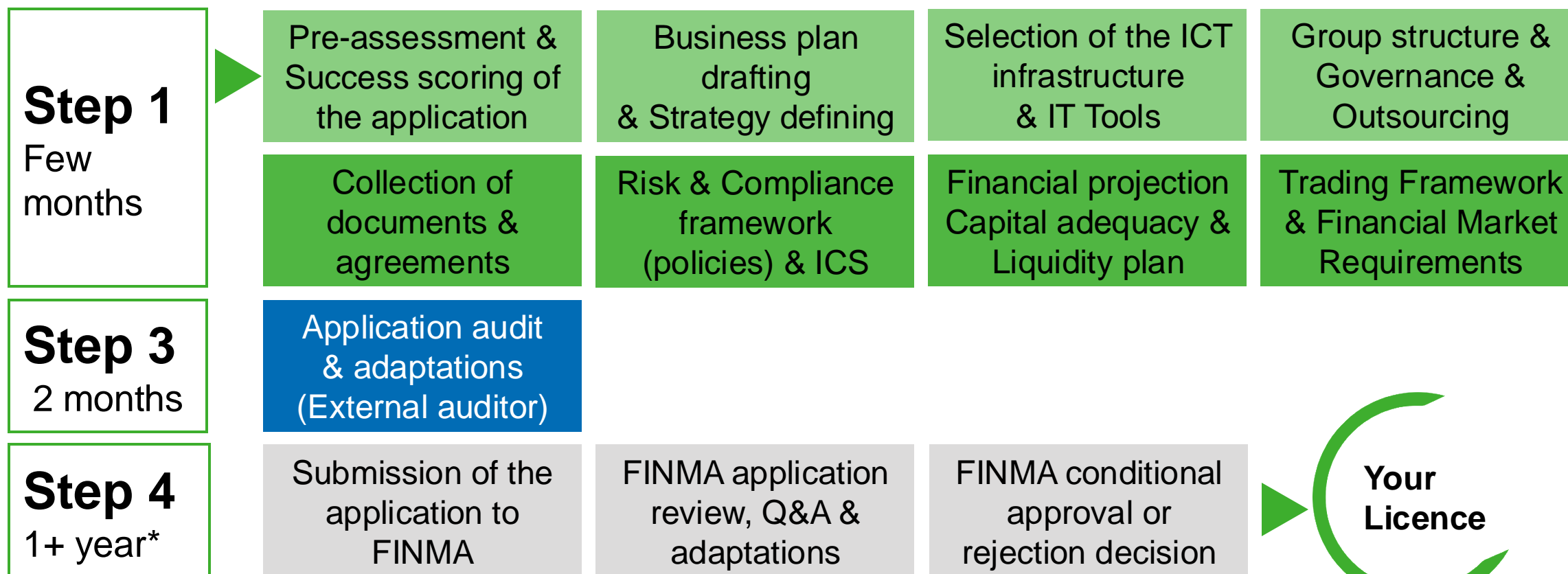
Freely underwrite and trade in securities and more

- 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.).

The Regime Of Cascading Authorizations



Licensing Process Overview



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

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

Excellence with SynHedge

“At SynHedge, we empower financial companies to transform legal & operational complexities into clear solutions – enabling them to move forward with confidence and speed.”

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

Let's move forward



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>

Contact us



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