

We are legally required to provide you with the information listed below. A major advantage for consumers is that our industry is strictly regulated. In order to protect your rights and ours, we are therefore required to provide you with a wide range of information.

In line with our approach—**simple, different, clear, fair**—you can be sure that at Fimobilia, we are only satisfied when you have found a suitable solution within the legal framework. Until then, you have the option to cancel the process at any time free of charge.

## Standard information from Fimobilia GmbH

As of May 2025

<b>Identity and address:</b>	Fimobilia GmbH, Arztgasse 100/2, 1220 Wien <a href="https://www.fimobilia.com">https://www.fimobilia.com</a>
<b>Registration:</b>	Registered in the Austrian Business Information System (GISA) under the following registration numbers:  Financial advisory: 3407 1564  Insurance brokerage: 3821 3977  Available at: <a href="https://www.gisa.gv.at/vkr">https://www.gisa.gv.at/vkr</a>
<b>Managing Director:</b>	Michael P. Dojacek
<b>Type of Business:</b>	Fimobilia GmbH operates in the field of independent credit brokerage and as an insurance broker in the form of an “insurance agent” in accordance with §137 GewO (German Trade Regulation Act). In addition, commercial investment advice is offered in accordance with §1 Z 44 WAG 2018 (Austrian Investment Services Act 2018).
<b>Consulting Services:</b>	Credit brokerage:  No individual consulting services are provided, unless otherwise agreed in individual cases. Recommendations are based on a broad selection of products on the market.  Insurance brokerage:  Advice is provided as a multi-insurance agent for those insurance companies with which an agency relationship exists. No independent market research is carried out. The product selection is based on criteria such as premium performance, flexibility, customer service, claims handling, financial strength, etc. Advice is provided on the basis of the customer's needs and information.

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#### Investment advice & acceptance/transmission of orders

Fimobilia GmbH provides securities services to customers in the form of non-independent advice. The advice is based on extensive analyses and offers of various types of financial instruments and products from different providers and issuers. Fimobilia GmbH offers customers regular assessments of the suitability of their investments.

Investing in complex financial instruments is generally not recommended for investors with little knowledge and experience in the investment field. Every investment involves opportunities and risks, and losses may also occur. Likewise, the assets to be invested should be spread across several financial instruments and different risk classes (diversification).

Fimobilia GmbH is not authorized to accept financial instruments or funds from its customers through the custodian banks/product partners it offers/brokers.

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#### Complaint procedure:

In the event of complaints, the ombudsman service of the Professional Association of Financial Service Providers can be contacted at [fdl.ombudsstelle@wko.at](mailto:fdl.ombudsstelle@wko.at). In addition, there is the option of alternative dispute resolution through arbitration for consumer transactions.

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#### Fees:

##### Credit brokerage:

In the event of a successful conclusion, Fimobilia GmbH receives a commission from the lender. This is based on the financing amount and is disclosed in the ESIS information sheet. As a rule, there is no direct payment by the customer. If this is not possible, a fee is agreed with the client as part of the brokerage contract.

##### Insurance brokerage:

Remuneration is paid as a commission included in the insurance premium. Fimobilia GmbH receives the same commission for products in the same product group, regardless of the insurer.

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#### Participations:

Fimobilia GmbH has no direct or indirect holdings or participations in any financial institution (insurance companies/banks), nor does any financial institution have any direct or indirect holdings in Fimobilia GmbH.

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#### Sustainability:

Fimobilia GmbH does not currently take sustainability factors into account in its product brokerage in accordance with the EU Disclosure Regulation (Regulation [EU] 2019/2088), as many providers do not make the relevant information available.

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#### Code of ethics:

In the interests of our customers, we adhere to the professional code of conduct for credit brokers:

<https://www.ris.bka.gv.at/GeltendeFassung.wxe?Abfrage=Bundesnormen&Gesetzesnummer=20009514>

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**Agency relationships:**

**Allianz Elementar Versicherungs-AG**, Wiedner Gürtel 9-13, 1100 Wien

**Allianz Elementar Lebensversicherungs-AG**, Wiedner Gürtel 9-13, 1100 Wien

**AWP P&C S.A.**, 7 Rue Dora Maar, 93400 Saint-Ouen

**ARAG SE**, Direktion für Österreich, Favoritenstraße 36, 1041 Wien

**Continental Lebensversicherung AG**, Baierbrunner Str. 31-33, D-81379 München,

**Dialog Lebensversicherungs-AG**, Stadtberger Straße 99, D-86157 Augsburg

**ERGO Versicherung AG**, Modecenterstraße 17, 1110 Wien

**Europäische Reiseversicherung AG**, Kratochwjlestraße 4, 1220 Wien

**FWU Life Insurance Austria AG**, Rivergate, Handelskai 92, Gate 2, 4. OG, 1200 Wien

**Generali Versicherung AG**, Landskrongasse 1-3, 1010 Wien

**Grazer Wechselseitige Versicherung AG**, Herrengasse 18-20, 8010 Graz

**Hannoversche Lebensversicherung AG**, VHV-Platz 1, D- 30177 Hannover

**Hiscox SA**, Arnulfstraße 31, D-80636 München

**Helvetia Versicherungen AG**, Hoher Markt 10-11, 1010 Wien

**InterRisk Lebensversicherungs-AG**, Karl-Bosch-Straße 5, 28148 Wiesbaden

**Janitos Versicherung AG**, Im Breitspiel 2-4, D-69126 Heidelberg

**Merkur Versicherung AG**, Conrad-von-Hötzendorf-Str. 84, 8010 Graz

**Merkur Lebensversicherung AG**, Moserstraße 33, 5020 Salzburg

**Mutter-Kind Versicherungsverein auf Gegenseitigkeit**, Wirerstraße 10, 4820 Bad Ischl

**Österreichische Hagelversicherung- Versicherungsverein auf Gegenseitigkeit**, Lercheng. 3-5, 1080 Wien

**Österreichische Beamtenversicherung, Versicherungsverein auf Gegenseitigkeit**, Grillparzerstr. 11, 1016 Wien

**R+V Allgemeine Versicherung AG**, NL Österreich, Wilhelmstraße 68, 1120 Wien

**UNIQA Insurance Group AG**, Untere Donaustraße 21, 1029 Wien

**VAV Versicherungs-AG**, Münzgasse 6, 1030 Wien

**WWK-Lebensversicherung a.G.**, Marsstraße 37, D-80335 München

**WIENER STÄDTISCHE VERSICHERUNG AG** Vienna Insurance Group, Schottenring 30, 1010 Wien

**Wüstenrot Versicherungs-AG**, Alpenstraße 70, 5020 Salzburg

**Zürich Versicherungs-AG**, Leopold-Ungar-Platz 2, 1190 Wien

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