Swiss Sustainable Finance

Comprendre et naviguer la demande des clients - Défis et perspectives

Caroline Putman Cramer, Director Romandie
Katja Brunner, Director Legal & Regulatory

6 novembre 2025



1
Mot de bienvenue



Programme

10:00 – 10:05	**Mot de bienvenue**	**Caroline Putman Cramer,** Director Romandie, SSF
10:05 – 10:15	**Tour de table**	**Participants:** Présentation et attentes
10:15 – 10:20	**Objectifs de la Table Ronde**	**Katja Brunner,** Director Legal & Regulatory
10:20-10:35	**Présentation**	**Nicolas Barben,** Head of Sustainability Solutions, UBP Wealth Management
10:35 – 11:50	**Discussion**	**Tous les participants,** **Katja Brunner,** Director Legal & Regulatory
11:50 – 12:00	**Conclusions**	**Katja Brunner**

2 Objectifs de la table ronde



Objectifs de la table ronde

- **Echange ouvert d'idées et d'expériences** entre les acteurs du secteur
- Examiner comment les institutions financières peuvent **s'adapter** efficacement à **l'évolution des demandes des clients** privés et institutionnels
- Analyser l'impact des **préférences changeantes en matière de durabilité** sur les modèles économiques, la conception des produits et les pratiques de conseil
- Identifier les **défis internes** auxquels les entreprises sont confrontées dans l'adaptation de leurs processus et de leurs stratégies
- Mettre en lumière le **rôle clé des conseillers clients** dans l'alignement des attentes de la clientèle

3
Tour de table



Introduction

- Nom
- Institut
- D’après votre expérience, dans quelle mesure les demandes des clients évoluent-elles sur une échelle de 1 à 5 ?
  - 1 = pas du tout
  - 5 = fortement évolutives / adaptives
- Attentes vis-à-vis de l’atelier

4

Perspective d’un praticien

Nicolas Barben, Head of Sustainability Solutions, UBP Wealth Management



Table ronde SSF

« Comprendre et naviguer la demande des clients – Défis et perspectives »

Nicolas Barben – Head of Sustainability Solutions –
UBP Investment Management / Wealth Management

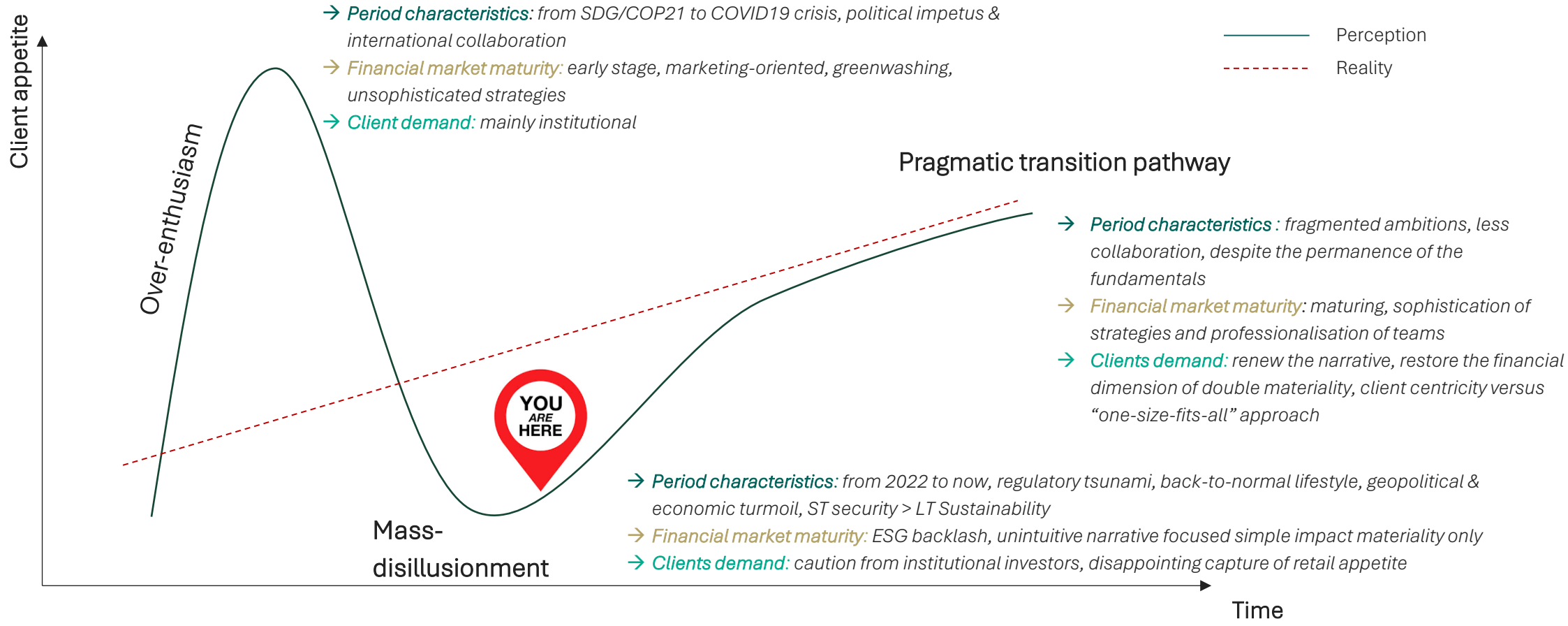


UBP

UNION BANCAIRE PRIVÉE

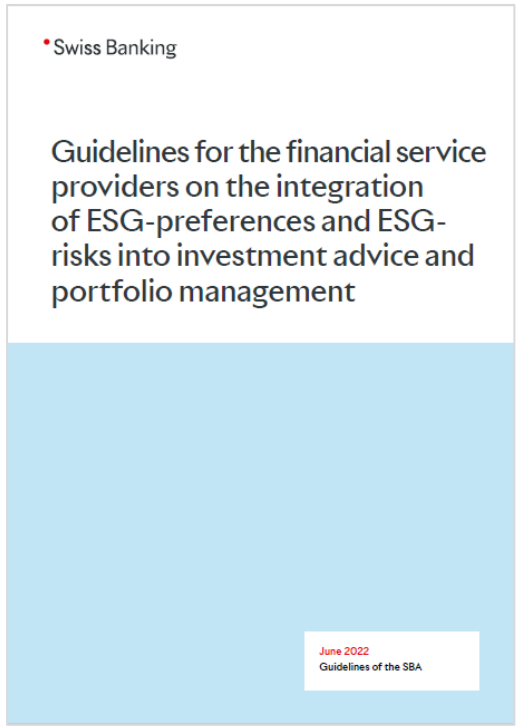
The challenges of adopting sustainable investment

Evolution of customer appetite over time



The experience of a Swiss bank with a global scope

Regulatory disillusionment – Internal front staff training



New responsibilities as of 1st Jan 2024:

- Need to provide information about available ESG solutions and inform client about ESG risks and characteristics (Art 10)
- Need to acquire the client's ESG preferences and include them in the suitability assessment (Art 11)
- Need to align the advice or the portfolio management solution with the client ESG preferences – and inform the client if the solution does not align (Art 12)
- Need to document if the solution or financial instrument matches the ESG preferences of the client (Art 13)




SBA Training
OMG, ANOTHER WORKLOAD COMING FROM REGULATION! SUSTAINABILITY IS DRIVING ME MAD! IS THIS REALLY SUSTAINABLE ?
LIABILITY
ENVIRONMENTAL LABELS
COMPENSATION STANDARDS
EU GREENWASHING-BAN
REPUTATIONAL RISK
GREEN INVESTMENTS
CLIENTS
CASP
FATCA
GREEN FINANCE TAXONOMY
PRESSURE FROM INVESTORS
CARBON ACCOUNTING
SUITABILITY
EMPLOYEES

Driving the integration of the transition

A three-level approach

Strategic level

- **Top management involvement**
  - ✓ Set goals and priorities
  - ✓ Ensure consistent positioning and deployment accross the entire organisation
- **Stimulate external collaborations**
  - ✓ Enhance actions with other stakeholders (regulators, industry initiatives, rating agencies, investee companies…)

Operational level

- **Reinforced internal collaborations**
  - ✓ Proper governance to align the entire investment chain with strategic goals (ESG/financial research, investment teams, regulatory & control functions, sales & commercial teams)
  - ✓ Targeted and adapted trainings for each category of professionals, Ambassador programme
  - ✓ Ease integration in portfolio
- **Research & technology**
  - ✓ Multi-dimensional data-driven investment signals
  - ✓ Scalability & automatisation
  - ✓ Identify growth engines of the transition pathways of value chains

Commercial level

- **Client-centric offering**
  - ✓ Understand & adapt offering to client's profile, sensitivity and level of ambition regarding sustainability
  - ✓ Embed sustainability-related layers in traditional finance without compromising diversification & performance
- **Transparency**
  - ✓ Regular portfolio review, instruments screening, thematic insights and qualitative research
  - ✓ Simplification of concepts and support for integration

5 Q&A and discussions



6 Conclusions



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Merci

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