

ODDO BHF (Switzerland) Ltd Privacy Notice for Natural Persons in accordance with the EU General Data Protection Regulation ("GDPR") and the Swiss Federal Act on Data Protection ("FADP").

Foreword

ODDO BHF (Switzerland) Ltd (hereinafter "the Bank" or also "we", "us") gathers and processes personal data.

In this Privacy Notice, we describe how we handle your information when you have a banking relationship with us, when you purchase our services or products, or when you otherwise interact with us (e.g., as a service provider of the Bank) whether pursuant to a contract or not. Where applicable, we will inform you by timely written notice of additional processing activities not mentioned in this Privacy Policy.

If you provide us with data relating to connected third parties (e.g. authorised representatives, beneficial owners or heirs), you thereby confirm that you are authorised to do so and that these data are correct. Before communicating, please ensure that these third parties are aware of our processing of their data and forward them a copy of this Privacy Notice, which can be found at <https://www.oddo-bhf.com/en/pd/1064/Privacy%20policy>.

This privacy statement has been prepared on the basis of the Swiss FADP and the GDPR. Whether and to what extent each legislation applies to the processing of your data depends on the individual case. We use the term "personal data" (term according to the FADP) synonymously with "personal data" (term according to the GDPR).

1. Who is responsible for data processing and whom can I contact?

Responsible is:

ODDO BHF (Switzerland) Ltd
Gartenstrasse 14
8002 Zurich
Switzerland
E-mail: info@oddo-bhf.ch
Phone: +41 43 209 75 11

Contact details of the company data protection officer:

ODDO BHF (Switzerland) Ltd
Data Protection Officer
Gartenstrasse 14
8002 Zurich
Switzerland
Phone: +41 44 209 75 11
E-mail: dataprotection@oddo-bhf.ch

Contact details of the Bank's representative in the European Union (in accordance with Article 27 GDPR):

ODDO BHF SE
Data Protection Officer
Gallusanlage 8
60329 Frankfurt am Main
Germany
Phone: +49 69 718-0
E-mail: dataprotection.frankfurt@oddo-bhf.com

If you have any questions or comments about this Privacy Notice, please contact our Data Protection Officer at dataprotection@oddo-bhf.ch.

2. What sources do we use?

We process personal data that we receive from potential clients, from existing clients or other contractual partners in the context of a (possible) account opening or in the context of another business relationship with you (e.g., supplier contract).

We also receive personal data from other persons such as persons authorised by clients, credit card holders and co-obligors of a loan (e.g., guarantors).

We also process personal data that we have lawfully received (e.g., for the execution of orders, the performance of contracts or on the basis of consent given by you) from other companies of the ODDO BHF Group or from other third parties (e.g., external asset managers).

We also process personal data from publicly available sources (e.g., trade registers, press, including trade press or use of paid (online) content, publicly available websites and other publicly available sources such as sanctions lists), from public authorities and from other third parties. These may be your organisation itself or third parties unrelated to you or your organisation, such as settlement service providers, central securities depositories, exchanges, central clearing counterparties and other similar legal entities, databases and external service providers such as advisors, insurers and risk advisory firms.

3. What data do we use?

The Bank processes data that it receives from its business relationship with you. This includes personal data (including sensitive personal data), i.e., data that directly identifies you as a client or contractual partner (e.g., name, address, telephone number, etc.), or data that leads to such identification in connection with other information (e.g., account number).

The Bank processes the following personal data of current and potential bank clients:

- Name
- Address and other contact details
- Birthday and place
- Nationality
- Legitimation data such as ID cards
- Any telephone records between you and the Bank
- Authentication data e.g., signature sample
- Transaction and order data, for example, in the case of a payment order: details of beneficiaries in the case of transfers, beneficiary bank, details of mandate, if applicable.
- Data from the fulfilment of our contractual obligations, for example, turnover data in payment transactions
- Information about your financial situation, for example creditworthiness data, scoring/rating data, origin of assets
- Marketing data such as needs, desires, preferences as well as advertising and sales data (including advertising scores)
- Documentation data (e.g., for investment advice)
- Risk management data such as risk and investment profile
- Technical data, such as internal and external identifiers, business numbers, IP addresses, records of access or changes
- Data relating to connected third parties (beneficial owners, family members or representatives) and other data comparable to the above categories
- Prospect or visitor data (i.e., visitors in particular to our offices or website) such as the following: personal details such as name, address and other contact details, date and place of birth and nationality

Personal data of other contractual partners such as the following: master data and inventory data such as name, address, date of birth, contract number and duration, information on the account or concluded transactions, technical data such as internal and external identifiers, business numbers, IP addresses, records of access or changes.

4. What do we process your data for (purpose of processing) and on what legal basis?

We process personal data in accordance with the FADP and the GDPR for the following purposes:

a) For the fulfilment of contractual obligations

Personal data is processed to maintain our business relationship with you in accordance with our agreements (e.g., to provide banking and financial services to you).

Such processing may be carried out in order to fulfil our obligations to you or to exercise rights we have under agreements with you, to take steps necessary to enter into a legally binding agreement with you or to take other steps at your request or the request of your representative before we enter into a legally binding agreement with you.

If you are our client, the purposes of the data processing depend primarily on the specific product (e.g., account, loan, securities, deposits, brokerage) and may include, among other things, needs analyses, advice, asset management and support as well as the execution of transactions. Further details on the data processing purposes can be found in the relevant contractual documents and terms and conditions.

b) To protect the legitimate interests of us or third parties

Where necessary, we process your data beyond the actual performance of the contract to protect our legitimate interests or those of third parties.

Examples:

- Consultation of, and data exchange with, information centres to determine creditworthiness or default risks in the credit business and the need for a garnishment protection account or basic account
- Review and optimisation of needs assessment procedures for direct customer engagement
- Advertising or market and opinion research (e.g. sharing of data within the ODDO BHF Group, analysis of payment transaction data for marketing purposes, sharing of customer data with an organizer for a customer event)
- Assertion of legal claims and defence in legal disputes
- Ensuring the Bank's IT security and operations
- Prevention and investigation of criminal offences
- Measures for business premises and facility security (e.g., video surveillance or access controls)
- Bank's risk management
- Measures for business management and further development of services and products
- Measures for Group-wide business management and further development of services and products and for risk management within the ODDO BHF Group

c) Based on your consent

If you have given us consent to process personal data for specific purposes, this processing is lawful on the basis of your consent.

For the avoidance of doubt, any consent given for other reasons is not affected by this section. This includes, for example, consent to waive bank client confidentiality, to cross-border data processing or to a processing of personal data pursuant to the FADP.

d) Due to legal requirements or in the public interest

In addition, as a bank we are subject to various legal obligations, i.e., legal requirements (e.g., Swiss Banking Act, Swiss Anti-Money Laundering Act, Swiss Stock Exchange Act, Swiss tax laws, Swiss Financial Services Act), banking supervisory requirements (e.g., of the Swiss Financial Market Supervisory Authority FINMA), and foreign law where applicable.

The purposes of the processing include, among others, creditworthiness checks, identity and age checks, fraud and money laundering prevention, suitability and adequacy checks, the fulfilment of control and reporting obligations under tax law, and the assessment and management of risks in the Bank and in the ODDO BHF Group.

5. Who can access your data?

Within the Bank, access to personal data of clients, affiliated third parties, potential clients and third parties is only granted to those persons that require such data for the purpose of entering into, concluding, or carrying out a contract or business relationship, on the basis of legal or regulatory obligations or in order to safeguard the legitimate interests of the Bank or third parties.

Service providers (including foreign legal entities of the ODDO BHF Group) and vicarious agents used by the Bank may also receive data for these purposes if they are obliged to maintain confidentiality or, in the case of bank client data, to maintain bank client confidentiality. These are primarily companies in the categories of banking services, information technology, data processing, logistics, printing services, debt collection, back office (administrative banking transactions, payment transactions and clearing, archiving), order execution (e.g., for securities and foreign exchange transactions), controlling, telecommunications, debt collection, advisory services, consulting, sales, marketing, part of portfolio management and private wealth management or preparation of securities statements for tax returns.

When the Bank transfers your data to service providers who process data on behalf of the Bank, the Bank takes measures to ensure that they comply with our data security standards in order to protect your personal data. Service providers, regardless of their location, are required to comply with a number of technical and organizational security measures, including measures relating to: (i) information security management; (ii) information security risk assessment, and (iii) information security measures (e.g., physical controls; logical access controls; protection from malware and hackers; data encryption measures; back-up and recovery measures).

With regard to the transfer of data to other recipients outside the Bank, it should be noted that, as a bank, we are fundamentally obliged to maintain secrecy with regard to all bank client-related facts and evaluations of which the Bank becomes aware (bank-client confidentiality). The Bank may only disclose information about its bank clients if this is required by law, if the bank clients have consented (e.g., in order to carry out a financial transaction commissioned by the client or associated third parties/the Bank) and/or where the Bank is authorised to disclose information. Under these conditions, recipients of personal data may include:

- Public bodies and institutions (e.g., Swiss Financial Market Supervisory Authority, other financial authorities, tax authorities, law enforcement authorities, courts), insofar as a legal or official obligation exists
- Other banks, credit and financial services institutions or comparable institutions and data processors to which the Bank transfers personal data in order to carry out the business relationship with the data subject (depending on the contract, e.g., counterparties in the market, correspondent banks, depositaries, custodians, clearing houses, clearing and settlement systems, brokers, stock exchanges, information agents, service providers, companies whose securities are held by the data subject, credit and debit card processing providers)

- Other companies within the ODDO BHF Group for the purpose of credit assessment in connection with lending, consolidated reporting and supervision, due to legal or regulatory obligations or for the purpose of outsourcing data processing activities within the ODDO BHF Group, primarily in the categories of banking services, IT services, logistics, printing services, telecommunications, consulting and sales and advertising, analysis of payment transaction data for marketing purposes, sharing of customer data with an organizer for a customer event
- Joint account holders, trustees, beneficiaries, power of attorney holders or executors
- Any independent asset manager who provides asset management or advisory services to you and any other financial intermediary or business broker who refers you to the Bank or transacts business with the Bank on your behalf;
- Auditors or dispute resolution bodies

Other recipients of personal data may be those offices in respect of which you have given your consent to the transfer of data or have released the Bank from bank client confidentiality by declaration or consent.

6. Does your personal data leave Switzerland?

Some of the personal data transferred within or outside the Bank pursuant to section 5 are also processed in countries other than Switzerland or European Union (EU) and European Economic Area (EEA) countries.

The Bank will always do so in a manner consistent with the Data Protection Regulations.

Transfer of personal data to recipients in countries outside Switzerland, the EEA and the EU (so-called third countries) will take place in the following cases:

- in order to be able to fulfil the contract with you or execute orders from you (e.g., payment and securities orders)
- to the extent required by law (e.g., reporting obligations under fiscal legislation)
- where you have given us consent (e.g., for the purposes of consolidated reporting and supervision)

Where your personal data is to be disclosed to third parties in countries where an adequate level of data protection does not exist, the Bank will ensure, where it is deemed necessary, that it takes appropriate measures (e.g., European Commission standard clauses, other arrangements or justification measures) to ensure that personal data remains adequately protected.

Further details regarding the protection of your personal data when transferred out of Switzerland, the EEA and the EU can be obtained by contacting the Bank using the details set out in section 1 above.

7. How long will my data be stored?

We process and store your personal data as long as it is necessary for the fulfilment of our contractual and legal obligations. It should be noted that our business relationship is a continuing obligation measured in years.

If the data are no longer required for the fulfilment of contractual or legal obligations, they are regularly deleted, unless their - temporary - further processing is necessary for the following purposes:

- Fulfilment of retention obligations under commercial and tax law (e.g., based on the Code of Obligations, the Value Added Tax Act, the Federal Act on Direct Federal Tax, the Federal Act on the Harmonisation of Direct Taxes of the Cantons and Municipalities, the Federal Act on Stamp Duty or the Withholding Tax Act). The time limits specified there for storage or documentation are usually ten years.
- Preservation of evidence within the framework of the statutory limitation provisions. According to Art. 127 et seq. of the Swiss Code of Obligations, these limitation periods can be up to 10 years.
- To comply with specific regulations requiring the Bank to retain data.
- To assert, exercise or defend legal claims.

8. What data protection rights do I have?

To help you control the processing of your personal data, you have the following rights in connection with our data processing, depending on the applicable data protection law:

- Right to request information from us as to whether and which of your data we are processing;
- Right to have us correct data if it is inaccurate;
- Right to request the deletion of data;
- Right to request restriction of the processing of your personal data;
- Right to object (see below);
- Right to withdraw consent, insofar as our processing is based on your consent (see point 3 c);
- Right to request the transfer of your personal data that you have provided to the Bank in a commonly available, machine-readable and customary format.
- Right to obtain, on request, further information necessary for the exercise of these rights.

The right to information and the right to deletion are subject to certain restrictions. Depending on the individual case, overriding interests may make further processing necessary.

Where the Bank processes personal data based on consent granted by you, you may at any time withdraw the consent you have given specifically for such processing of personal data. This also applies to the revocation of declarations of consent granted before the GDPR came into force, i.e., before 25 May 2018. Please consider that the revocation only takes effect for the future. Any processing that took place before the revocation is not affected. Please note that despite a revocation, the Bank may still be entitled to process your personal data, namely where it has another lawful reason to do so.

If you are not satisfied with the way the Bank processes your personal data, please inform your client advisor or the contact person mentioned in section 1 and we will look into your concerns.

In addition, it is possible to file a complaint with a competent data protection supervisory authority or with the Federal Data Protection and Information Commissioner (FDPIC) if you are of the opinion that a data processing operation could violate data protection regulations.

Information on your right to object in accordance with Article 21 of the GDPR

1. Ad hoc right to object

If GDPR is applicable to you, you have the right to object, on grounds relating to his or her particular situation, at any time to processing of personal data concerning him or her which is based on Article 6 para 1 e) (processing in the public interest) and article 6 para 1 f) (processing for the purposes of safeguarding legitimate interests) GDPR, including profiling based on those provisions.

If you object, the Bank will no longer process your personal data unless the Bank can demonstrate compelling legitimate grounds for the processing which override your interests, rights and freedoms, or unless the processing is for the establishment, exercise or defense of legal claims.

2. Right to object to processing of data for direct marketing purposes

In individual cases, the Bank processes your personal data for the purpose of direct marketing. You have the right to object at any time to the processing of personal data concerning you for the purpose of such marketing; this also applies to profiling insofar as it is associated with such direct marketing.

If you object to processing for direct marketing purposes, we will no longer process your personal data for these purposes.

The objection can be made without formalities and should preferably be addressed to:

ODDO BHF (Switzerland) Ltd
Data Protection Officer
Gartenstrasse 14
8002 Zurich
Switzerland
E-mail: dataprotection@oddo-bhf.ch

9. Is there an obligation for me to provide data?

In the context of our business relationship, you must provide personal data that is required for the establishment and performance of a business relationship and the fulfilment of the associated contractual obligations or which we are legally obliged to collect. Without this data, we will generally not be able to conclude the contract with you or execute it.

In particular, we are obliged under money laundering regulations to identify bank clients by means of identification documents prior to the establishment of the business relationship and to collect and record the client's name, place of birth, date of birth, nationality, address and identification data. In order for us to be able to fulfil this legal obligation, you must provide us with the necessary information and documents in accordance with the Money Laundering Act and notify us immediately of any changes arising in the course of the business relationship. If you do not provide us with the necessary information and documents, we may not enter into or continue the business relationship requested by you.

10. To what extent is there automated decision making and profiling?

We generally do not use profiling or fully automated decision-making for the establishment and implementation of the business relationship.

Should we nevertheless use these procedures in individual cases, we will inform you of this separately, insofar as this is required by law.

11. How up-to-date is this Privacy Notice?

This Privacy Notice was last updated on 1 September 2023.

It sets out in general terms the processing of personal data by the Bank. This Privacy Notice does not form part of any contract between you and the Bank.

We reserve the right to change the Privacy Notice from time to time. Any changes or updates to this notice will be made available to you at <https://www.oddo-bhf.com/en/pd/1064/Privacy%20policy> Please visit our website (www.oddo-bhf.com) regularly to familiarize yourself with our Privacy Notice.