

Data protection notice

1. General

The purpose of this Notice is to inform the Client or any third party in a transparent manner and to describe the processes for collecting and processing personal data (hereinafter referred to as the "**Personal Data**") as described below, which are carried out by Banque Bordier & Cie SCmA (hereinafter referred to as the "**Bank**") in its capacity as data controller in the context of its activities.

In the course of its activities, the Bank may collect and process Personal Data concerning the Client, persons linked to the Client or third parties (hereinafter referred to as the "**Data Subject**"), for example the representative of a legal entity, a trustee, a beneficial owner, the recipient of a payment order or the person holding a power of attorney over a Client account. It is the Client's responsibility to provide related persons with the information contained in this data protection notice.

This Notice supplements, but does not replace, the terms of the General Terms and Conditions regarding data protection and the contractual agreements between the Client and the Bank, to which the Client is expressly referred.

2. Personal data

Personal Data is any information about a natural person that enables that person to be identified directly (for example, first name and surname) or indirectly (for example, a passport number).

3. Data collection and processing

In order to meet the needs of its business, the Bank collects and processes Personal Data concerning the following persons:

- i) Potential, current or former Clients (whether natural or legal persons);
- ii) natural persons in respect of whom the Client, or a third party, has transmitted Personal Data to the Bank as part of the business relationship with the Bank (hereinafter referred to as the "Related Person"). This may be the beneficial owner of an account, the holder of a power of attorney, the authorized representative of a legal entity, the legal representative of a person (under measures to protect adults or minors), a person who opens an account in the name of a third party or the originator of a payment.

Bordier & Cie SCmA collects and processes the following Personal Data concerning Data Subjects:

Category of Personal Data	Examples
Personal identification data	First name, surname, address, telephone number, e-mail address, business details, photographs, gender, marital status, family details (surname, first name of spouse and children, etc.) audio recordings between you and the Bank.
Personal characteristics	Date of birth, country of birth, nationality, tax domicile and other tax-related information
Identification documents issued by public bodies	Passport, identity card, tax identification number, social security number

Information of a professional nature	Professional experience, power of representation, possible sanctions or proceedings
Financial information	Bank details, account history information
Information relating to transactions or investments	Current and past investments, investment profile (investment knowledge/experience), investment preference, amounts invested, volume of financial instruments held, role played in a transaction (seller/buyer), details of a transaction.

This Personal Data is collected in particular from the following sources:

- directly to each Person Concerned; or
- indirectly through external sources such as public registers, public administration or other third party or public sources (e.g. online trade register, UN or European Union sanctions lists, Register of Economic Beneficiaries, etc.).

4. Purposes of processing

Your Personal Data is always processed by the Bank for a specific purpose. These are in particular :

a) Performance of a contractual obligation

The Bank's Personal Data processing processes in this context are based on the performance of a contractual obligation towards a Data Subject, in particular:

- entry into a business relationship: initiation of a business relationship with the Bank or opening of an account, not including any steps taken by the Bank to identify the Person Concerned.
- managing the contractual relationship with the Client, in particular for the provision of financial services, including those specifically requested by the Client, dealing with Client queries or complaints about the services provided, facilitating debt recovery activities, taking decisions regarding the granting of lombard loans;
- the management, administration and distribution of collective investment schemes, including services related to such activities (e.g. processing subscription, conversion and redemption requests for units in collective investment schemes).

b) Compliance with a legal or regulatory obligation

The processing of the Personal Data of the Clients listed below arises from a legal or regulatory obligation:

- providing Data Subjects with information on the Bank's products and services;
- monitoring compliance with legal and regulatory obligations, in particular with regard to financial market regulations or as part of the process of entering into a relationship and periodic compliance checks, including to comply with anti-money laundering and fraud prevention regulations, as well as legal obligations relating to sanctions and embargoes;
- any form of cooperation with the competent authorities, in particular the prudential supervisory authorities, the authorities responsible for combating money laundering and the financing of terrorism, the judicial authorities in the context of proceedings and investigations or crime prevention and the authorities involved in the automatic exchange of information in tax matters (in particular EAR and FATCA);

- any measures taken to manage risks, in particular market risks, credit risks, operational risks, liquidity risks, legal risks and reputational risks;
- recording of telephone conversations and electronic communications with Data Subjects for the purposes of combating fraud and other offences ;
- It is responsible for assessing the risks to which the Bank is exposed and for taking decisions on risk management.

c) The Bank's legitimate interest

Based on the Bank's legitimate interests, the Personal Data listed below is also processed for the following purposes:

- any processing with a view to developing the business relationship;
- any processing with a view to improving the Bank's organisation and internal processes, including risk management;
- any processing necessary to enable the Bank to establish facts, exercise a right or defend itself against a current or future claim, or to enable the Bank to deal with an investigation by a public authority, in Switzerland or abroad; and
- the recording of telephone conversations and electronic communications with Data Subjects for the purposes of protecting the Bank's interests, analysing and improving the quality of the services and products provided, training the Bank's staff and managing the Bank's risks;
- ensuring the security of buildings, the safety of staff and visitors, and of goods and information located, stored or accessible from the premises, to prevent and if necessary investigate unauthorised access to secure premises (e.g. video-surveillance to prevent, detect or investigate a break-in or theft or for reasons of threats to the safety of staff working on the premises);
- to exercise the Bank's duties and/or rights vis-à-vis the Client or third parties

If it does not have certain Personal Data concerning the Client, the Bank may not be able to enter into a relationship with the Client or provide him/her with the requested financial service if the processing of the missing Personal Data is required.

5. Confidentiality

The Bank draws the Client's attention to the following points:

In the course of its activities, the Bank is subject to confidentiality obligations arising in particular from banking secrecy (art. 47 BL). The Client's attention is drawn to articles 38 et seq. of our General Terms and Conditions, which set out the cases in which the Client expressly releases the Bank from its legal confidentiality obligations.

6. Personal data protection measures

The Bank has put in place internal rules and processes that all its employees must respect when they access Personal Data, in order to protect it and guarantee its confidentiality.

Adequate technical and organisational measures have also been implemented by the Bank to protect Personal Data against accidental or unlawful destruction, loss, alteration, misuse, unauthorised disclosure or access and against any other form of unlawful processing.

7. Communication of Personal Data

7.1 Communication to third parties

In the course of its activities and in order to be able to provide its services, the Bank may need to communicate Personal Data to :

- third parties involved in the transaction or acting on behalf of the Client or otherwise involved (depending on the type of product or services the Client receives from the Bank), such as an operator of a financial market infrastructure (e.g. stock exchange, clearing house, specialised payment institutions, etc.), a broker, a correspondent bank, a sub-custodian or an issuer of securities, etc.
- external service providers, such as IT and hosting service providers.
- auditors, lawyers, chartered accountants and insurers.

7.2 Communication to authorities

At the request of an authority or when the Bank is obliged to disclose information by virtue of the law or applicable regulations, Personal Data may be transmitted to them. Such Personal Data may also be provided if this is necessary to enable the Bank to establish facts, to exercise its rights or those of its employees or to defend itself or its employees against a current or future claim, or to enable the Bank to deal with an investigation by a Swiss or foreign authority.

7.3 Communication abroad

In certain cases, Personal Data as defined in point 3 above may also be processed or transmitted abroad, in compliance with Swiss law. If Personal Data is transferred to a country that does not offer an adequate level of protection within the meaning of Swiss data protection legislation, such transfer is carried out by the Bank on the basis of appropriate technical, organisational and legal safeguards (including binding contractual clauses with the foreign recipients of the Personal Data).

With regard to the transmission of Personal Data to foreign authorities (point 7.2 above), the Bank complies with the applicable legal provisions on international mutual assistance and FINMA's provisions on the direct transmission of non-public information to foreign authorities and services.

8. Length of time Personal Data is kept

The Bank retains Personal Data only for as long as is necessary to achieve the purpose for which it is processed or to comply with legal (in particular the legal retention period), regulatory or internal policy requirements. Personal Data is generally kept for 10 years from the end of the business relationship with the Client or longer to enable the Bank to establish facts, exercise its rights or defend itself against a current or future claim, or to enable the Bank to deal with an investigation by a Swiss or foreign authority.

The Bank records the internal and external communications of all its employees as well as their electronic correspondence in order to be able to make them available to FINMA or any other authority, in particular to establish facts, exercise its rights or deal with an investigation by a Swiss or foreign authority.

9. Rights of Data Subjects in relation to the protection of Personal Data

All Data Subjects have the following rights in relation to their Personal Data processed by the Bank:

- right of access to Personal Data;
- the right to have your Personal Data rectified if it is incomplete or inaccurate. If your Personal Data changes, please inform the Bank as soon as possible so that it can have up-to-date information.
- the right to object to the processing of his/her Personal Data and/or to request that the processing thereof be restricted (e.g. by refusing to allow his/her Personal Data to be processed for marketing or profiling purposes). However, the Client should be aware that in such a case, the Bank may not be able to provide the service requested by the Client.
- the right to withdraw consent where the Bank has obtained consent to process Personal Data. However, the withdrawal of consent does not affect the lawfulness of any processing carried out by the Bank prior to the withdrawal.
- the right to request the deletion of his or her Personal Data. However, this right is not absolute and may be restricted on the basis of overriding interests that require the Personal Data to continue to be processed.

To exercise the above rights, the Data Subject may send a **written request, accompanied by a copy of his/her identity document**, to the following address:

Bordier & Cie SCmA
Data Protection Officer
Rue Henriette-et-Jeanne-Rath 16
1204 Geneva
Switzerland

Or by e-mail to the following address: data-protection@bordier.com

10. Update of This Information Sheet

The Bank reserves the right to amend this Notice at any time and without prior notice to the Client. Any updates will be published on the Bank's website: www.bordier.com