

## POLICY FOR PROTECTING YOUR PERSONAL DATA

**This policy is aimed at describing the conditions under which CA Indosuez (Switzerland) SA (hereafter known as the "Bank") may collect and process, in the course of its activities, the personal data of any data subject, particularly its clients and users of this Site.**

*Learn more about important personal data protection concepts: Glossary, Appendix I*

### PERSONAL DATA

In the course of its activities, the Bank may process, whether automatically or not, personal data of natural persons: existing and potential clients, users of this Site (when they fill out online forms provided to them on this Site) and any other natural person (such as an agent, executive or beneficial owner) (these people all being individually known below as the "Data Subject" and collectively as the "Data Subjects").

Personal data regarding Data Subjects which the Bank collects or processes, acting as controller or joint controller, is necessary for it to meet its legal or regulatory obligations, to enable the execution of pre-contractual measures or contracts to which the Data Subject is a party and/or to pursue the Bank's legitimate interests, while respecting the rights of the Data Subject. When such data is collected for other purposes, the Bank must first obtain the consent of the Data Subject.

With regard to Data Subjects who are clients, the Bank uses their personal data to provide them, in compliance with applicable regulations, with advice and personalised information, higher-quality service and every element they need to help them make the best decisions.

In the absence of certain information regarding a client that is needed to perform a service, the Bank will not be able to provide the client the benefit of the service for which that data has been required.

The clients of the Bank are requested to pass this policy, respectively the information it contains, to all the Data Subjects who are related to them (hereafter known as the "Related Persons").

#### Purposes of personal data processing

The personal data of Data Subjects may be processed, primarily for the purposes mentioned below.

The Data Subject can access detailed information on how his or her personal data is used, both with respect to the purposes of the processing and the legal bases that enable the Bank to process his or her data, and how that data may be transferred outside of an "adequate protection" country (see also below the section entitled "Transferring Personal Data").

*See purposes tables and detailed information, Appendix II*

#### Storing personal data

This personal data is processed and stored for as long as needed for the intended purpose, and no longer than for a period corresponding to the duration of the contractual or business relationship, plus whatever time is needed for the liquidation and consolidation of rights and for the statutes of limitations and legal remedies to lapse.

To meet its legal obligations or respond to requests from regulators and administrative authorities, as well as for the purposes of historical, statistical, or scientific research, the Bank may archive the data under the conditions set out by applicable regulations.



### **Rights of the Data Subject**

The Data Subject, at all times, has the following rights, under the conditions and subject to the limitations set out by applicable regulations:

- the right to access his or her personal data;
- the right to have his or her data rectified if inaccurate or incomplete;
- the right to object, on legitimate grounds, to the processing of his or her data;
- the right to request the erasure of his or her data when it is no longer needed for the purposes for which it was collected or processed, or when the Data Subject withdraws consent (when the processing of the data in question requires such consent);
- the right to request restrictions on the processing of his or her data; and
- the right to request the portability of the data entrusted to the Bank on the basis of the consent of the Data Subject or for the purposes of performing a contract: for the Data Subject, this right consists of receiving his or her data in digital format.

The Data Subject may also, at any time and without justification, oppose the use of his or her data for the purposes of commercial prospecting, including profiling<sup>1</sup> when it is linked to that purpose, by the Bank or by third parties, or when the processing is legally based on consent, withdraw his or her consent, by writing a letter to the Data Protection Officer (see below the section entitled "Data Protection Officer").

The Data Subject may exercise his or her rights by contacting the Data Protection Officer, whose contact information appears below in the section entitled "Data Protection Officer".

The Data Subject is informed that exercising some of the aforementioned rights may prevent the Bank from providing him or her with certain products or services in some cases.

### **Profiling and automated individual decisions**

The Bank may evaluate certain characteristics of Data Subjects based on personal data processed automatically (profiling), in particular to provide, in compliance with applicable regulations, the Data Subjects with information on its products and services or those of its affiliates and commercial partners, personalised advice and/or other information and contents. The Bank may also use technologies allowing to identify the level of risks linked to a Data Subject or to the activity of a bank account.

Moreover, the Bank, in principle, does not resort to automated decision-making within the framework of its business relationships with the Data Subjects. Should the Bank do this, it would comply with applicable legal and regulatory requirements.

### **Data Protection Officer (DPO)**

The Bank has designated a Data Protection Officer, whom the Data Subject may contact at the following address:

dpo@ca-indosuez.ch

CA Indosuez (Switzerland) SA  
Data Protection Officer  
Quai Général-Guisan 4

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<sup>1</sup> "profiling": any form of automated processing of personal data consisting of the use of personal data to evaluate certain personal aspects relating to a natural person, in particular to analyse or predict aspects concerning that natural person's performance at work, economic situation, health, personal preferences, interests, reliability, behaviour, location or movements.



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1211 Genève 11  
Switzerland

### **Representative of the Indosuez Wealth Management Group within the EU**

The Indosuez Wealth Management Group has designated a Representative within the EU, whose address is the following:

dpo@ca-indosuez.com

CA Indosuez Wealth (Group)  
Data Protection Officer  
Place des Etats-Unis 12  
92545 Montrouge CEDEX  
France

### **Complaints to authorities**

The Data Subject may, in the event of a dispute, file a complaint with the competent local authority.

### **Transferring personal data**

Personal data collected by the Bank in accordance with the agreed purposes may, during various operations, be transferred outside of Switzerland. Whenever it is transferred to a country that does not appear on the list of the Swiss Federal Data Protection Commissioner and/or that has not received an adequacy decision from the Swiss Federal Council, safeguards are put in place to ensure the protection and security of that data.

Furthermore, the Data Subject is hereby informed that his or her personal data may be sent to the recipients mentioned below in the section entitled "**Communication to third parties**".

### **Banking and professional secrecy**

The transactions and personal data of Data Subjects are covered by banking and professional secrecy, to which the Bank is bound in accordance with its legal and regulatory obligations.

This policy addresses how the Bank collects and processes the personal data of the Data Subjects. This policy is applicable in addition to the General Terms and Conditions. In case of contradictions, the General Terms and Conditions take precedence over this policy.

### **Communication to third parties**

If it is necessary or useful to reach the purposes to be achieved, the Bank reserves the right to disclose or make accessible the personal data in particular to the following recipients, provided that this is authorised or required :

- legally authorised judicial or administrative authorities (for example, financial supervisory authorities) or financial market participants (for example, third party or central depositories, brokers, stock exchanges and registers).
- the recipients of funds transfers and their payment service providers, for the purposes of fighting money laundering and terrorism financing, and in accordance with international sanctions and embargo regulations;
- subcontractors of the Bank, to which the Bank outsources certain tasks (subcontracting);
- auditors and legal advisers of the Bank.

The Bank reserves the right to transfer personal data to third parties other than those mentioned above, in particular if the transfer is required by the applicable law.





## APPENDIX I: GLOSSARY

<b>GDPR</b>	<p><i>General Data Protection Regulation</i> Refers to Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC.</p>
<b>FADP</b>	<p><i>Federal Act on Data Protection.</i></p>
<b>Data Subject</b>	<p><i>Any natural person whose personal data is being processed.</i></p>
<b>Related Person</b>	<p><i>Any natural person whose personal information is made available to the Bank within the framework of a business relationship between the Bank and the Data Subject. A Related Person may be in particular (i) any manager, director or employee of a company, (ii) any trustee, settlor or protector of a trust, (iii) any nominee or beneficial owner of an account, (iv) any person with a qualifying holding or controlling in another way an account, (v) the beneficiary of a payment, or (vi) any agent or representative (for example with a power of attorney or a right of information on the account).</i></p>
<b>Personal data</b>	<p><i>Any information that can be used to identify, directly or indirectly, in particular by reference to an identifier or to one or more factors specific to the identity of that natural person.</i></p> <p><i>Thus, to determine whether a person is identifiable, all the means that could be used to identify him or her which the data processor or controller could have access to should be considered.</i></p>
<b>Personal data processing</b>	<p><i>Any operation or set of operations which is performed on personal data or on sets of personal data, whether or not by automated means, such as collection, recording, organisation, structuring, storage, adaptation or alteration, retrieval, consultation, use, disclosure by transmission, dissemination or otherwise making available, alignment or combination, restriction, erasure or destruction.</i></p>
<b>Purpose of processing</b>	<p><i>A specific (sufficiently precise), explicit, and legitimate reason why the data controller has decided to process personal data.</i></p> <p><i>It is prohibited to collect data "just in case" or for purposes of which the Data Subject has not been informed. For each purpose, the collected data must be adequate, necessary, and not excessive.</i></p> <p><i>The data storage duration shall be defined based on each purpose for which that data will be processed.</i></p>
<b>Data controller</b>	<p><i>The data controller is the entity which determines the purposes and means of the processing.</i></p>
<b>DPO</b>	<p><i>Refers to the "Data Protection Officer".</i></p>
<b>Transfer</b>	<p><i>Refers to any communicating, copying, or moving of data by means of a network, or any communicating, copying, or moving of that data from one medium to another, regardless of the type of medium, if such data is to be processed in the receiving country.</i></p>
<b>Profiling</b>	<p><i>Refers to any form of automated processing of personal data consisting of the</i></p>



*use of personal data to evaluate certain personal aspects relating to a natural person, in particular to analyse or predict aspects concerning that natural person's performance at work, economic situation, health, personal preferences, interests, reliability, behaviour, location or movements.*

**Personal data breach**

*Means a breach of security leading to the accidental or unlawful destruction, loss, alteration, unauthorised disclosure of, or unauthorised access to, personal data transmitted, stored or otherwise processed.*

## APPENDIX II

### 1.1

**Prospecting and overseeing the relationship** mainly includes the following purposes:

Purposes	Supporting reason allowing processing	Data obtained from Third Party (*)	Transferring data to a non-member state of the European Union
1.1.1 Defining the business offer and pricing	CONTRACT	NO	**
1.1.2 Event leadership	LEGITIMATE INTEREST (personalisation of relationship and quality of service) CONSENT	NO	**
1.1.3 Customer base review	LEGITIMATE INTEREST	NO	**
1.1.4 Gathering of information on areas of interests	LEGITIMATE INTEREST (personalisation of relationship and quality of service)	YES	**
1.1.5 Using browsing data for the purposes of enhancing the knowledge of the client and website users (cookies)	CONSENT	NO	**

### 1.2

**Onboarding and managing the banking relationship and accounts** mainly includes the following purposes:

Purposes	Supporting reason allowing processing	Data obtained from Third Party (*)	Transferring data to a non-member state of the European Union
1.2.1 Onboarding, tracking, and administering accounts	LEGAL OBLIGATION CONTRACT	NO	**
1.2.2 Classifying clients based on relationship ties for the purposes of adapting the offer and pricing, on the following basis : - legally linked accounts - family or close relatives - business links - same referral channel	LEGITIMATE INTEREST (global relationship management – linked accounts)	NO	**
1.2.3 Disclosing financial and tax information to clients	LEGAL OBLIGATION CONTRACT	NO	**
1.2.4 Relationship with external managers and business introducers	LEGAL OBLIGATION CONTRACT	YES	**
1.2.5 Complaints and exercising of rights, pre-litigation/litigation, attachments, freezing orders and estates	LEGAL OBLIGATION	NO	**

2

**Commercialising and managing products and services** mainly includes the following purposes:

Purposes	Supporting reason allowing processing	Data obtained from Third Party (*)	Transferring data to a non-member state of the European Union
2.1 Advisory and wealth engineering activities	CONTRACT	YES	**
2.2 Securities transactions, investment, and life insurance activities	LEGAL OBLIGATION CONTRACT	YES	**
2.3 Credit activities	CONTRACT	YES	**
2.4 Cash transaction, payment, and payment method (cards and cheques) activities	LEGAL OBLIGATION CONTRACT	NO	**
2.5 Online banking and safe deposit box activities	CONTRACT LEGITIMATE INTEREST	NO	**

3

**Logistics management (safety and security of people and property, mail and archive management)** mainly includes the following purposes:

Purposes	Supporting reason allowing processing	Data obtained from Third Party (*)	Transferring data to a non-member state of the European Union
3.1 Safety and security of people, property, and information	LEGAL OBLIGATION LEGITIMATE INTEREST	NO	**
3.2 Mail	CONTRACT	NO	**
3.3 Archiving	LEGAL OBLIGATION CONTRACT	NO	**

4.1

**Adherence to legal and regulatory obligations with respect to outside authorities** mainly includes the following purposes:

Purposes	Supporting reason allowing processing	Data obtained from Third Party (*)	Transferring data to a non-member state of the European Union
4.1.1 Response to warrants and administrative/judicial requests	LEGAL OBLIGATION	YES	**
4.1.2 Financial regulatory disclosure	LEGAL OBLIGATION	NO	**
4.1.3 Statistical disclosures to regulators	LEGAL OBLIGATION	NO	**
4.1.4 Tax reporting (automatic information exchange and tax collection)	LEGAL OBLIGATION	NO	**



4.2

**Adherence to legal and regulatory obligations with respect to internal auditing obligations** mainly includes the following purposes:

Purposes	Supporting reason allowing processing	Data obtained from Third Party (*)	Transferring data to a non-member state of the European Union
4.2.1 Consolidation of data for the purposes of financial oversight and internal reporting	LEGAL OBLIGATION LEGITIMATE INTEREST (oversight of the Bank)	NO	**
4.2.2 Periodic and permanent controls and corresponding reporting	LEGAL OBLIGATION	NO	**
4.2.3 Compliance controls, particularly for financial security, combating fraud, and monitoring transactions on financial markets	LEGAL OBLIGATION LEGITIMATE INTEREST	NO	**

Remarks:

(\*) Within the framework of its activity, the Bank collects personal data mainly from its clients but may also have to collect such data from third parties, to the extent necessary.

(\*\*) The Bank does not transfer, in principle, personal data to countries that do not appear on the list of the Swiss Federal Data Protection Commissioner and/or that have not received an adequacy decision from the Swiss Federal Council, unless the client has given specific instructions in this sense. If such a transfer had to be made by the Bank on its own initiative, safeguards would be put in place by the Bank to ensure the protection and security of that data.