

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 the Bank's internet site (<https://switzerland.ca-indosuez.com/>) (the « Site »).

[Important personal data protection concepts - Glossary in 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. More information on the purposes for which the Bank processes personal data of Data Subjects can be found in Annex II to this policy ([Purposes tables and detailed information - Annex II](#)).

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").

CATEGORIES OF PERSONAL DATA PROCESSED

The Bank may process the following categories of personal data:

- identification data, e.g. name, address, telephone number, e-mail address, business details;
- personal characteristics, e.g. date of birth, country of birth;
- family situation, e.g. marital status, number of children;
- professional information, e.g. employment and professional history, title, professional skills, powers of attorney;
- financial information, e.g. financial and credit history, bank details, extracts from the debt collection and bankruptcy register;
- transaction/investment data, e.g. current and past investments, investment profile, investment preferences and amount invested, number and value of shares held, role in a transaction (seller/buyer of shares), details of transactions;
- data relating to the use of the Bank's services by Data Subjects, in particular their internal and external identifiers, information on how they use the Site, the pages they visit and the Bank's applications (such as the type of service provided, the date and duration of use, the users, the approximate geographical location (city, country) of their devices and the websites they visit);
- identifiers issued by public bodies, e.g. passport, identity card, tax identification number, national insurance number, social security number, work permit;
- reputational and background checks;
- voice recordings, e.g. recordings of telephone calls made by or to Bank representatives;
- management and security data, e.g. records of attendance at Bank premises;
- visual and video surveillance material, e.g. from video surveillance on the Bank's premises for security purposes;
- certain information relating to cookies, e.g. cookies and similar technologies on our Sites and in e-mails (see our Cookie Usage Policy at the following link: <https://switzerland.ca-indosuez.com/en/pages/cookies-policy>);
- other information similar to the categories mentioned above.

SOURCES FOR THE COLLECTION OF PERSONAL DATA

In the course of its business, the Bank collects personal data mainly from its customers, but may also collect such data from third parties where necessary.

In particular, this concerns the following sources:

- publicly accessible sources;
- information available through subscription services;
- information provided by third parties.

PURPOSES OF PERSONAL DATA PROCESSING

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

The Data Subject can, by clicking on each of the items below, 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 Switzerland, respectively outside of an "adequate protection" country (see also below the section entitled "Transferring Personal Data").

[Purposes tables and detailed information - Appendix II](#)

[Table of countries of destination- Appendix III](#)

STORING PERSONAL DATA

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 increased by legal and regulatory retention periods needed for the liquidation and consolidation of rights or 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 profiling¹ 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 to limit or prevent the processing of certain personal data by the Bank may prevent the Bank in some cases from providing him or her with certain products or services for which the personal data concerned is required.

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.

¹ "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.

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
PO Box
1211 Geneva 3
Switzerland

REPRESENTATIVE OF THE INDOSUEZ GROUP WITHIN THE EU

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

dpo@ca-indosuez.com

CA Indosuez
Data Protection Officer
17, rue du Docteur Lancereaux
75382 Paris cedex 08
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 listed in Appendix II of this policy may, during various operations, be transferred outside of Switzerland. Whenever it is transferred to a country that does not appear on Annex 1 of the Data Protection Ordinance (transfer to a non-adequate country under Swiss data protection law) safeguards are put in place to ensure the protection and security of that data, such as the conclusion of standard contractual data protection clauses with the recipient, approved, drawn up or recognised by the Federal Data Protection and Information Commissioner.

The countries to which personal data may be transmitted by the Bank are listed in Appendix III of this policy: [Table of countries of destination - Appendix III](#).

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;
- to other recipients as provided for in the Bank's General Terms and Conditions.

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.

The Bank also has a cookie policy, published on its website and available [here](#).

APPENDIX I: GLOSSARY

GDPR

General Data Protection Regulation.

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.

FADP

Federal Act on Data Protection.

Data Subject

Any natural person whose personal data is being processed.

Related Person

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).

Personal data

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.

Thus, to determine whether a person is identifiable, all the means that could be used to identify him or her which the data processor, the controller or a third party recipient could have access to should be considered

Personal data processing

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.

Purpose of processing

A specific (sufficiently precise), explicit, and legitimate reason why the data controller has decided to process personal data.

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.

The data storage duration shall be defined based on each purpose for which that data will be processed.

Data controller

The data controller is the entity which determines the purposes and means of the processing.

DPO

Refers to the "Data Protection Officer".

Transfer

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.

Profiling

Refers to 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.

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.

1.1 - PROSPECTING AND OVERSEEING THE RELATIONSHIP MAINLY INCLUDES THE FOLLOWING PURPOSES:

PURPOSES	SUPPORTING REASON ALLOWING PROCESSING
1.1.1 Defining the business offer and pricing	LEGITIMATE INTEREST
1.1.2 Event organisation and management of client interests	LEGITIMATE INTEREST
1.1.3 Customer base review	LEGITIMATE INTEREST
1.1.4 Marketing campaigns	CONSENT
1.1.5 Communication of information and bank-client exchanges	CONTRACT

1.2 - ONBOARDING AND MANAGING THE BANKING RELATIONSHIP AND ACCOUNTS MAINLY INCLUDES THE FOLLOWING PURPOSES:

PURPOSES	SUPPORTING REASON ALLOWING PROCESSING
1.2.1 Onboarding, tracking, and administering accounts	LEGAL OBLIGATION LEGITIMATE INTEREST
1.2.2 Classifying clients based on relationship ties for the purposes of adapting the offer and pricing, on the following basis: <ul style="list-style-type: none"> ▪ legally linked accounts ▪ family or close relatives ▪ business links ▪ same referral channel 	LEGITIMATE INTEREST (global relationship management - linked accounts)
1.2.3 Disclosing financial and tax information to clients	CONTRACT
1.2.4 Relationship with external managers and business introducers	CONTRACT
1.2.5 Complaints and exercising of rights, pre-litigation/litigation, attachments, freezing orders and estates	LEGAL OBLIGATION
1.2.6 Sharing of information linked to the entering into relationship between Group entities	CONSENT

2 - SUPPLY AND MANAGEMENT OF PRODUCTS AND SERVICES MAINLY INCLUDES THE FOLLOWING PURPOSES:

PURPOSES	SUPPORTING REASON ALLOWING PROCESSING
2.1 Advisory and wealth engineering activities	CONTRACT
2.2 Securities transactions, investment, and life insurance activities	LEGAL OBLIGATION CONTRACT
2.3 Credit activities	CONTRACT
2.4 Cash transaction, payment, and payment method (cards and cheques) activities	LEGAL OBLIGATION CONTRACT
2.5 Online banking and safe deposit box activities	CONTRACT
2.6 Activities relating to philanthropy, social and environmental responsibility and green finance	CONTRACT

3 - LOGISTICS MANAGEMENT (SAFETY AND SECURITY OF PEOPLE AND PROPERTY, IT, RECORDS, MAIL AND ARCHIVES) MAINLY INCLUDES THE FOLLOWING PURPOSES:

PURPOSES	SUPPORTING REASON ALLOWING PROCESSING
3.1 Safety and security of people, property and information, including monitoring and investigation	LEGAL OBLIGATION LEGITIMATE INTEREST
3.2 Records, storage and archiving	LEGAL OBLIGATION
3.3 Data repository	LEGITIMATE INTEREST
3.4 Mail	CONTRACT

4.1 - ADHERENCE TO LEGAL AND REGULATORY OBLIGATIONS WITH RESPECT TO OUTSIDE AUTHORITIES MAINLY INCLUDES THE FOLLOWING PURPOSES:

PURPOSES	SUPPORTING REASON ALLOWING PROCESSING
4.1.1 Response to warrants and administrative/judicial requests	LEGAL OBLIGATION
4.1.2 Financial regulatory disclosure	LEGAL OBLIGATION
4.1.3 Tax reporting (automatic exchange of information and tax levies)	LEGAL OBLIGATION

4.2 - ADHERENCE TO LEGAL AND REGULATORY OBLIGATIONS WITH RESPECT TO INTERNAL AUDITING OBLIGATIONS MAINLY INCLUDES THE FOLLOWING PURPOSES:

PURPOSES	SUPPORTING REASON ALLOWING PROCESSING
4.2.1 Internal reporting and financial management	LEGITIMATE INTEREST
4.2.2 Cash management and ALM	LEGAL OBLIGATION
4.2.3 Periodic and permanent controls and associated reporting	LEGAL OBLIGATION
4.2.4 Prevention and monitoring of fraud and corruption	LEGAL OBLIGATION
4.2.5 Alert reporting systems	LEGITIMATE INTEREST
4.2.6 Control of compliance, particularly in relation to financial security, coordination, management of dormant accounts and supervision of operations on financial markets	LEGAL OBLIGATION

APPENDIX III

In the course of its normal business activities, the Bank may transfer or make available personal data to the following countries, depending on the services and/or products used by the client:

COUNTRY OF DESTINATION	
European Union countries	<i>France, Luxembourg, Italy</i>
«Adequate» countries*	<i>Monaco</i>
«Non-adequate» countries**	<i>Singapore***</i>

Remarks:

(*) "Adequate" countries from the perspective of Swiss data protection law are countries listed in Annex 1 of the Data Protection Ordinance.

(**) Countries that are "non-adequate" from the point of view of Swiss data protection law are countries whose data protection regulations have not been recognised as sufficient (i.e. comparable standards) from the point of view of Swiss data protection law. In the context of such transfers, the Bank ensures that guarantees are put in place to ensure the protection and security of personal data, such as the conclusion with the recipient of standard contractual data protection clauses approved, established or recognised by the Swiss Federal Data Protection and Information Commissioner.

(***) For corporate and investment banking clients only.