

# Website Data Privacy

Please find below the website privacy notification of EFG Bank AG (I) as well as that of EFG International AG (II).

## I. EFG Bank AG Webpages Privacy Notification

### 1. Introduction

This Webpages Privacy Notification applies to all physical persons (“you”) who make use of the webpages of EFG Bank AG, which are accessible at the website <https://www.efginternational.com> (“Webpages”). In this Webpages Privacy Notification “we” refers to EFG Bank AG (Bleicherweg 8, P.O. Box 6012 - 8022 Zurich, Tel. [+41 442261717](tel:+41442261717)), who is the controller of your personal data.

### 2. Types of personal data collected and processed

We will receive your personal data if you reach out to us using the contact form on the Webpages. In this context, personal data includes e.g., name, address, e-mail, telephone number, date and time of your request and content of your request. Finally, if you are using the Webpages for any other purpose, special data privacy notification terms shall apply, together with the terms of this Notification. In case of conflict (contradictions, discrepancies), the terms of the more specific notification shall prevail over the terms of this Notification.

### 3. Sources of personal data

We collect your personal data:

- Directly from you; and
- From third parties that provide personal data that relate to you. If you transmit personal data about third parties (e.g., your spouse, relatives etc.), you are responsible for complying with the applicable data protection provisions. This may require obtaining the consent of these third parties for the transmission of their data to us.

### 4. How we use personal data

The situations in which we may process your personal data are listed below:

- To process your request, if you contact us using the contact form of the Webpages;
- To comply with any applicable laws and regulations;
- To comply with the request or requirement of any court of any relevant jurisdiction or any relevant authority; and
- For use in connection with any legal proceedings or regulatory action (including prospective legal proceedings/ regulatory action) and for obtaining legal advice or for establishing, exercising or defending legal rights.

### 5. Recipients of your personal data

We may disclose personal data in the situations described below:

- To third parties who provide services to us (e.g., IT companies, telecommunication providers);
- To third parties insofar as it is necessary in order to process your request, if you contact us using the contact form of the Webpages;

- To any court of any relevant jurisdiction or any relevant authority;
- To public authorities, regulators or governmental bodies or other third parties, when required by law or regulation; or
- Otherwise, if you consent to such disclosure.

In certain instances, such data sharing may be conducted through a cloud-based infrastructure.

## 6. Overseas transfers

Your personal data may be transferred (including made accessible from) by us to the following countries:

- (i) Countries within the European Economic Area (Austria, Belgium, Bulgaria, Croatia, Republic of Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain and Sweden, the "EEA");
- (ii) Other countries recognized by Switzerland as providing adequate privacy protection (for a list of these countries, please see [https://www.fedlex.admin.ch/eli/cc/2022/568/fr#annex\\_1](https://www.fedlex.admin.ch/eli/cc/2022/568/fr#annex_1));
- (iii) Countries where other EFG group entities / branches are established (for a complete list, see <https://www.efginternational.com/ch/about/locations.html>); certain of our service providers might also be established in these countries; and
- (iv) Countries whose national authorities oversee our activities.

Some of the countries referred to under (iii) and (iv) do not benefit from data protection regulations that have been recognized as being "adequate" (*i.e.*, comparable standard) from a Swiss data protection perspective. When we transfer your personal data to such countries, we will implement appropriate safeguards in accordance with applicable law (*e.g.*, implementation of standard contractual clauses).

Finally, by way of derogation, please note that your personal data may be communicated to other countries in the context of (i) the execution or performance of a contract between you and EFGI or a contract executed by us with a third party in your interest or (ii) the establishment, exercise or defense of legal claims before a court or competent foreign authority.

## 7. How to contact us

If you have a query regarding the processing of your personal data or if you would like to exercise your rights under the applicable legislation on personal data, please contact us at [dpo-ch@efgbank.com](mailto:dpo-ch@efgbank.com).

## 8. EEA Addendum

If you are in the European Economic Area (EEA), the following additional EEA-specific provisions apply to our processing of your personal data.

### A. EU Representative

Our EU Representative is EFG Bank (Luxembourg) S.A. (<https://www.efginternational.com/lu>).

### B. Legal basis for using your personal data

We will only use your personal data when the law allows us to. Most commonly and as the case may be, we will use your personal data in the following circumstances:

- Where you have given your consent (given by a clear affirmative action, *e.g.*, of sending us a request through the contact form of the Webpages);
- Where we need to comply with a legal obligation;

- Where it is necessary for our legitimate interests (or those of a third party) and your interests and fundamental rights do not override those interests (e.g., ensuring compliance with our policies and procedures); and
- Where necessary for the establishment, exercise and defense of legal claims.

### **C. Will your personal data be used for automated decision-making?**

As a rule, we do not use fully automated decision-making (i.e., a purely automated process that would produce legal effects concerning you or significantly affecting you) during your access to the Webpages or when you make use of a contact form so as to reach out to us. If such a decision-making process is used in isolated cases, you will be informed separately, to the extent your notification is required by law.

### **D. Do you have an obligation to provide personal data?**

For the purpose of reaching out to us through the relevant form, you are only required to provide us the personal data without which your inquiry cannot be processed by us.

### **E. Your rights in connection with personal data**

Under certain circumstances and subject to applicable law, you have the right to:

- Request access to your personal data (commonly known as a “data subject access request”). This enables you to receive a copy of the personal data we hold about you.
- Request correction of the personal data that we hold about you. This enables you to correct incomplete or inaccurate data we hold about.
- Request erasure of your personal data. This enables you to ask for the deletion or removal of personal data where there are no grounds for us to continue data processing. You also have the right to ask for the deletion or removal of your personal data when you have exercised your right to object to processing (see below).
- Object to the processing of your personal data where we are relying on a legitimate interest (or those of a third party) and there is something about your particular situation which makes you want to object to such processing on that ground.
- Request the restriction of the processing of your personal data. This enables you to ask for the suspension of the processing of personal data, for example if you want us to establish its accuracy or the legal grounds for its processing.
- Where personal data is processed by automated means:
  - o in case we process your personal data on the basis of your consent; or
  - o in case that such processing is necessary for entering into or performing our obligations under a contract with you,

request the transfer of your personal data to you or to another party (also known as “data portability”).

- Where we process your personal data on the basis of your consent, you may withdraw that consent at any time. If you do not give your consent or withdraw your consent this may affect our ability to provide you with our services. Please note that the withdrawal of consent shall not affect the lawfulness of processing based on consent before its withdrawal.
- In certain circumstances, request not to be subject to automated decision-making, including profiling.

Certain rights are not absolute under the applicable legislation (as sometimes there may be overriding interests that require the processing to continue, for example); nonetheless we will consider your request and respond to you.

Finally, you have the right to lodge a complaint with the supervisory authority in the jurisdiction where you live or work, or in the place where you think an issue in relation to your personal data has arisen.

### **F. Retention of personal data**

We will retain personal data for as long as necessary to fulfil the purpose for which it was collected or to comply with legal, regulatory, reporting or internal policy requirements. To determine the appropriate retention period for personal data, we consider the applicable legal requirements, as well as the amount, nature and sensitivity of the personal data, the potential risk of harm from unauthorized use or disclosure of your personal data, the

purposes for which we process your personal data and whether we can achieve those purposes through other means, as well as the time periods, during which such personal data may need to be retained as evidence in an actual or potential judicial context.

### **G. How to contact us**

If you have a query regarding the processing of your personal data or you would like to exercise any of your rights in connection with your personal data or receive a copy of the safeguards designed to protect personal data in the case of transfer of your personal data outside Switzerland and the EEA or obtain further information on the retention periods of personal data, please contact our Data Protection Office at [dpo-ch@efgbank.com](mailto:dpo-ch@efgbank.com), or send a letter to the mailing address mentioned above.

### **9. Changes to this Webpages Privacy Notification**

We may revise this Webpages Privacy Notification from time to time. The most current version of this Notification, which will always be available at the Webpages, will govern the processing of your personal data by us. By continuing to access and use the Webpages you agree to be bound by the Webpages Privacy Notification which is in place and in force at the time of each visit.

## **II. EFG International AG Website Privacy Notification**

### **1. Introduction**

This Website Privacy Notification applies to all physical persons (“you”) who have access to this website (“Website”). In this Website Privacy Notification “we” refers to the EFG International AG (Bleicherweg 8, P.O. Box 6012, CH - 8022 Zurich, Tel. +41 44 226 18 50), who is the controller of your personal data.

This Website does not seek to collect personal data from individuals under the age of 18. Individuals under the age of 18 should receive permission from their parent or legal guardian before providing any personal data to us.

### **2. Types of personal data collected and processed**

The types of personal data we collect and process depends, among other factors, on how you are using this Website. If you are only using this Website for information purposes, i.e. you do not otherwise transmit information to us, we will only gather the personal data that is forwarded to our servers by your browser. In particular, we will gather the access data that we require for technical reasons to be able to display this Website and warrant the stability and security of the same. This access data includes the IP address, date and time of your visit, access status/HTTP status code, the referred URL (previously visited page), browser type and version, operating system.

In addition, we will also receive your personal data if you reach out to us using the contact form on this Website. Personal data in this context includes e.g. name, address, e-mail, telephone number, date and time of your request and content of your request.

### **3. Sources of personal data**

We collect your personal data:

- Directly from you;

- Third parties provide about you. If you transmit personal data about third parties (e.g. your spouse, relatives etc.), you are responsible for complying with the applicable information protection provisions. This may require obtaining the consent of these third parties for the transmission of this information; and
- Automatically through relevant systems used in connection with your website consultation (e.g. location information, cookies, log data). For instance, we may collect your personal data from the device through which you access this Website.

We also use tracking technology to collect information about you. Please refer to our [Cookie Policy](#) for more information on how we use cookies and other similar tracking technologies.

#### 4. How we use personal data

The situations in which we may process your personal data are listed below:

- To provide you with access to this Website;
- To administer technically and develop this Website;
- To carry out statistical and other analysis regarding the use of this Website;
- To process your request, if you contact us using the contact form of this Website;
- To establish a basis for future information on the products and services offered by us;
- To comply with any applicable laws and regulations;
- To comply with the request or requirement of any court of any relevant jurisdiction or any relevant authority; and
- For use in connection with any legal proceedings or regulatory action (including prospective legal proceedings/ regulatory action) and for obtaining legal advice or for establishing, exercising or defending legal rights.

#### 5. Recipients of your personal data

We may disclose personal data in the situations described below:

- To third parties who provide services to us (e.g. IT companies, telecommunication providers);
- To our affiliates or subsidiaries, only to the extent necessary to process your request, if you contact us using the contact form of this Website;
- To any court of any relevant jurisdiction or any relevant authority;
- To public authorities, regulators or governmental bodies or other third parties, when required by law or regulation; or
- Otherwise if you consent to such disclosure.

In certain instances, such data sharing may be conducted through a cloud-based infrastructure.

#### 6. Overseas transfers

Your personal data may be transferred (including made accessible from) by us to the following countries:

- (v) Countries within the the European Economic Area (Austria, Belgium, Bulgaria, Croatia, Republic of Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain and Sweden, the "EEA");
- (vi) Other countries recognized by Switzerland as providing adequate privacy protection (for a list of these countries, please see [https://www.fedlex.admin.ch/eli/cc/2022/568/fr#annex\\_1](https://www.fedlex.admin.ch/eli/cc/2022/568/fr#annex_1));
- (vii) Countries where other EFG group entities / branches are established (for a complete list, see <https://www.efginternational.com/ch/about/locations.html>); certain service providers of EFGI might also be established in these countries; and
- (viii) Countries whose national authorities oversee the activities of EFGI.

Some of the countries referred to under (iii) and (iv) do not benefit from data protection regulations that have been recognized as being "adequate" (*i.e.*, comparable standard) from a Swiss data protection perspective. When we transfer your personal data to such countries, we will implement appropriate safeguards in accordance with applicable law (*e.g.*, implementation of standard contractual clauses).

In addition, please note that your personal data may be communicated to other countries in the context of (i) the execution or performance of a contract between you and EFGI or a contract executed by us with a third party in your interest or (ii) the establishment, exercise or defense of legal claims before a court or competent foreign authority.

## **7. How to contact us**

If you have a query regarding the processing of your personal data or if you would like to exercise your rights under the applicable legislation on personal data, please contact us at [dataprotection@efginternational.com](mailto:dataprotection@efginternational.com).

## **8. EEA Addendum**

If you are in the European Economic Area (EEA), the following additional EEA-specific provisions apply to our processing of your personal data.

### **A. EU Representative**

Our EU Representative is EFG Bank (Luxembourg) S.A. (<https://www.efginternational.com/lu>).

### **B. Legal basis for using your personal data**

We will only use your personal data when the law allows us to. Most commonly and depending on the situation in which we will use your personal data, we will use your personal data in the following circumstances:

- Where you have given your consent (e.g. in the form of the clear affirmative action of sending us a request by using the contact form of this Website);
- Where we need to comply with a legal obligation;
- Where it is necessary for our legitimate interests (or those of a third party) and your interests and fundamental rights do not override those interests (e.g. ensuring compliance with our policies and procedures); and
- Where necessary for the establishment, exercise and defense of legal claims.

### **C. Will my personal data be used for automated decision-making?**

As a rule, we do not use fully automated decision-making (i.e. a purely automated process that would produce legal effects concerning you or significantly affecting you) in the context of your access to this Website or of your use of a form to contact us. If such processes are used in isolated cases, you will be informed separately, to the extent this is required by law.

### **D. Do you have an obligation to provide personal data?**

In the context of this Website, you will need to provide the personal data that is required for its use for technical or IT security reasons. If you do not provide this information, you will not be able to use this Website.

In the context of contacting us by form, you are only required to provide the personal data without which your inquiry cannot be processed.

### **E. European Privacy Rights**

#### **Your rights in connection with personal data**

Under certain circumstances and subject to applicable law, you have the right to:

- Request access to your personal data (commonly known as a “data subject access request”). This enables you to receive a copy of the personal data we hold about you.
- Request correction of the personal data that we hold about you. This enables you to have any incomplete or inaccurate information we hold about you corrected.
- Request erasure of your personal data. This enables you to ask us to delete or remove personal data where there is no good reason for us continuing to process it. You also have the right to ask us to delete or remove your personal data where you have exercised your right to object to processing (see below).
- Object to processing of your personal data where we are relying on a legitimate interest (or those of a third party) and there is something about your particular situation which makes you want to object to processing on this ground.

- Request the restriction of processing of your personal data. This enables you to ask us to suspend the processing of personal data about you, for example if you want us to establish its accuracy or the reason for processing it.
  - Where personal data is processed by automated means and:
    - where we process your personal data on the basis of your consent; or
    - where such processing is necessary for entering into or performing our obligations under a contract with you,request the transfer of your personal data to you or to another party (also known as “data portability”).
  - Where we process your personal data on the basis of your consent, you may withdraw that consent at any time. If you do not give your consent or withdraw your consent this may affect our ability to provide you with services. Please note that the withdrawal of consent shall not affect the lawfulness of processing based on consent before its withdrawal.
  - In certain circumstances, request not to be subject to automated decision-making, including profiling.
- Certain of these rights are not absolute under the applicable legislation (as sometimes there may be overriding interests that require the processing to continue, for example); nonetheless we will consider your request and respond to you.
- Finally, you have the right to lodge a complaint with the supervisory authority in the jurisdiction where you live or work, or in the place where you think an issue in relation to your personal data has arisen.

#### **F. Retention of personal data**

We will retain personal data for as long as necessary to fulfil the purpose for which it was collected or to comply with legal, regulatory, reporting or internal policy requirements. To determine the appropriate retention period for personal data, we consider the applicable legal requirements, as well as the amount, nature and sensitivity of the personal data, the potential risk of harm from unauthorized use or disclosure of your personal data, the purposes for which we process your personal data and whether we can achieve those purposes through other means, as well as the time periods, during which such personal data may need to be retained as evidence in an actual or potential judicial context.

#### **G. How to contact us**

If you would like to exercise any of your rights in connection with your personal data or receive a copy of the safeguards designed to protect personal data in the case of transfer of your personal data outside the EEA or obtain further information on the retention periods of personal data, please contact us at [dataprotection@efginternational.com](mailto:dataprotection@efginternational.com).

#### **9. Changes to this Website Privacy Notification**

We may revise this Website Privacy Notification from time to time. The most current version of this Notification will govern our processing of your personal data and will always be at this Website. By continuing to access and use this Website you agree to be bound by the Website Privacy Notification currently in place at the time of each visit.

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