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CREDIT SUISSE 

California Consumer Privacy Act Annual Notice ("CCPA Notice")



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Introduction

As required by the California Consumer Privacy Act of 2018 (“CCPA”), as amended by the California Privacy Rights Act (“CPRA”), in this annual CCPA Notice, we¹, the entities listed in Appendix 1 below, disclose information about our data processing practices.

Please note that this CCPA Notice applies only to clients, corporates (as defined below), business to business contacts, external candidates, and users of our www.creditsuisse.com website that are California residents. If you are one of our current or former employees, this CCPA Notice does not apply to you, and you should please refer to Annual CCPA Notice found on our internal HR webpage. The information and rights enumerated under this CCPA Notice are in addition to and do not replace the information and rights under any other privacy notice(s) provided to you (“Accompanying Notices”). In the event that the rights enumerated under the Accompanying Notices conflict with those of this CCPA Notice, the more protective terms shall apply.

This CCPA Notice is effective January 1, 2023. You can download a PDF version here: <https://www.credit-suisse.com/us/en/legal/privacy-statement.html>.

I. Who and what information is subject to this CCPA Notice?

The CCPA protects “personal information,” which is any information that “identifies, relates to, describes, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer or household.” [Under the CCPA, “personal information” includes “sensitive personal information,” the categories of which are further reflected in the annexes below.] Our clients, corporates, business to business contacts, candidates, and web-users that are California residents are “consumers” under the CCPA and, therefore, their personal information is covered by the CCPA. We does not sell or share the personal information of consumers under 16 years of age.

II. How can a consumer with a visual disability access this CCPA Notice?

Consumers who have a visual disability may use a screen reader or other text-to-speech or text-to-Braille tool to review the content of this CCPA Notice.

III. CCPA Notice at Collection

We are addressing disclosure requirements under California Civil Code § 1798.100(a) at or before the point of collection through the provision of the Accompanying Notices (as defined above), which provide details about our collection, use, and disclosure of personal information.

IV. CCPA Privacy Policy

In this CCPA Notice, and in addition to the disclosures described in the preceding “CCPA Notice At Collection” section, we are providing additional disclosures about consumer rights and our personal information handling practices relating to the preceding twelve (12) months, as required by California Civil Code § 1798.130(a)(5).

1. Right to know about your personal information

This CCPA Notice describes what personal information of California residents we may collect and control and how that personal information may be used or disclosed. You have the right to request the types of personal information about you that we collect, use, disclose, and retain (“right to know”). To submit a request to exercise your right to know, call our toll-free phone number at +1(800) 720-3452 (US) or submit an email request to us.data-protection@credit-suisse.com and include “California Request to Know” in the subject line. In your request, please specify the details you would like to know, including any specific pieces of personal information you would like to access.

¹ As a result of the merger of Credit Suisse Group AG into UBS Group AG, Credit Suisse Group entities have become part of the UBS Group.

We will ask that you provide certain information to verify your identity, such as a code sent to an email address we may have on file for you. If you have a password-protected account with us, we may verify your identity through our existing authentication practices for your account. The information that we ask you to provide to verify your identity will depend on your prior interactions with us and the sensitivity of the personal information you have requested. We will respond to your request in accordance with the CCPA. We will process your request within "Required Timelines" (i.e., respond to your request within 10 days of receipt of your request and fulfill your request within 45 days from receipt of your request [or 90 days from receipt of your request provided we provided sufficient notice to you within the initial 45 day timeframe]). If we deny your request, we will explain why.

2. Our Personal Information Handling Practices in 2022

The types of personal information we have collected about California-resident clients in the preceding twelve (12) months and, for each category of personal information collected, the categories of sources from which that information was collected, the business or commercial purposes for which it was collected, and the categories of third parties with whom we shared the personal information, may vary based on our relationship with you. Please refer to the applicable charts in the attached Annexes for information about the collection and use of personal information associated with our particular relationship with you. We retain personal information for ten (10) years unless we are required to retain your personal information for longer time periods pursuant to requirements under law or by regulatory or self-regulatory bodies.

3. Disclosure of personal information and sensitive personal information subject to limitation rights

Over the preceding twelve (12) months, we disclosed certain categories of personal information pertaining to California residents to the categories of third parties listed in the tables in the attached Annexes. We do not sell California residents' personal information. We do not (i) share your personal information for cross-context behavioral advertising purposes or (ii) use your sensitive personal information to infer characteristics about you, except with your consent or as permitted or required by applicable law.

4. Right to request deletion of personal information

You have a right to request the deletion of personal information that we collect or maintain about you. To submit a request to delete personal information, please call +1(800) 720-3452 (US) or submit an email request to us.data-protection@credit-suisse.com and include "California Request to Delete" in the subject line. Please specify in your request the personal information that you would like to be deleted, which can be all of your personal information.

We will ask that you provide certain information to verify your identity, such as a code sent to an email address we may have on file for you. If you have a password-protected account with us, we may verify your identity through our existing authentication practices for your account. The information that we ask you to provide to verify your identity will depend on your prior interactions with us and the sensitivity of the personal information at issue. Once we have verified your identity, we may ask you to confirm that you wish to have your personal information deleted. Once confirmed, we will respond to your request in accordance with the CCPA. We will process your request within Required Timelines. If we deny your request in whole or in part, we will explain why.

5. Right to request correction of inaccurate personal information

You have a right to request the correction of any inaccurate personal information that we collect or maintain about you. To submit a request to correct inaccurate personal information, please call +1(800) 720-3452 (US) or submit an email request to us.data-protection@credit-suisse.com and include "California Request to Correct" in the subject line. Please specify in your request the personal information that you would like to be corrected.

We will ask that you provide certain information to verify your identity, such as a code sent to an email address we may have on file for you. If you have a password-protected account with us, we may verify your identity through our existing authentication practices for your account. The information that we ask you to provide to verify your identity will depend on your prior interactions with us and the sensitivity of the personal information at issue. Once we have verified your identity, we may ask you to confirm that you wish to have your personal information corrected. Once confirmed, we will respond to your request in accordance with the CCPA. We will process your request within Required Timelines. If we deny your request in whole or in part, we will explain why.

6. Right to opt-out of the sale or sharing of personal information and limit use of sensitive personal information

Under the CCPA, you have certain opt-out and limitation rights. First, you have the right to opt-out of the sale of your personal information. Second, you have the right to opt-out of the sharing of your personal information for cross-context behavioral advertising purposes. Third, you have the right to limit the use of your sensitive personal information for purposes of inferring characteristics about you if those inferences are being used for certain purposes not otherwise permitted under the CCPA (for example you do not have the right to opt-out when such use is to provide services to you or to comply with applicable law or regulations).

Please note that we do not (i) sell your personal information, (ii) share your personal information for cross-context behavioral advertising purposes, or (iii) use your sensitive personal information, unless such use is permitted under the CCPA or required by applicable law.

7. Right to non-discrimination for the exercise of privacy rights

You will not be discriminated against, in violation of California Civil Code §1798.125, because you exercise any of your rights under the CCPA.

8. Authorized agent

You may designate an authorized agent to make a request under the CCPA on your behalf if:

- The authorized agent is a natural person or a business entity registered with the Secretary of State of California; and
- You sign a written declaration that you authorize the authorized agent to act on your behalf.

If you use an authorized agent to submit a request to exercise your right to know or your right to request deletion, we may request additional information to verify your identity and that you have authorized the agent to act on your behalf. The information that we ask you to provide will depend on your prior interactions with us and the sensitivity of the personal information at issue.

If you provide an authorized agent with power of attorney pursuant to Probate Code sections 4000 to 4465, it may not be necessary to perform any additional steps, and we will respond to any request from such authorized agent in accordance with the CCPA within the Required Timelines.

9. Changes to this CCPA Notice

We reserve the right to amend this CCPA Notice from time to time and, if amended, we will make a revised version available to you.

10. Contact for more information

If you have questions or concerns regarding our privacy policy or practices, you may contact us using the following details:

Email address: us.data-protection@credit-suisse.com
Postal address: The Data Protection Office
One Cabot Square
London
E14 4QJ
United Kingdom

Appendix 1

List of Applicable Affiliates

Credit Suisse (Hong Kong) Limited

Credit Suisse AG (and its branches, including Credit Suisse AG (DIFC Branch); Credit Suisse AG, Bahrain Branch; Credit Suisse AG, Guernsey Branch; Credit Suisse AG, Hong Kong Branch; Credit Suisse AG, Mumbai Branch; Credit Suisse AG, Nassau Branch; Credit Suisse AG, Seoul Branch; Credit Suisse AG, Shanghai Branch; Credit Suisse AG, Singapore Branch; Credit Suisse AG, Sucursal en España; Credit Suisse AG, Sydney Branch; Credit Suisse AG, Taipei Securities Branch; Credit Suisse AG, Tokyo Branch)

Credit Suisse Asset Management, LLC

Credit Suisse Equities (Australia) Limited

Credit Suisse Securities (Europe) Limited

Credit Suisse Securities (Europe) Limited, Seoul Branch

Credit Suisse Securities (USA) LLC

CSAM Americas Holding Corp.

Banco de Investimentos Credit Suisse (Brasil) S.A.

DLJ Mortgage Capital, Inc.

Column Financial, Inc.

Credit Suisse (Brasil) S.A. Corretora de Títulos e Valores Mobiliários

Credit Suisse (Deutschland) Aktiengesellschaft

Credit Suisse (Singapore) Limited

Credit Suisse Bank (Europe), S.A.

Credit Suisse Capital LLC

Credit Suisse Energy LLC

Credit Suisse International

Credit Suisse Loan Funding LLC

Credit Suisse Services (USA) LLC

Credit Suisse Securities (India) Private Limited

Credit Suisse Asset Management (UK) Holding Limited

Credit Suisse Asset Management Limited

Appendix 2

- A. Individual Clients – Asset Management
- B. Individual Clients – International Wealth Management
- C. Individual Clients – Private Banking
- D. Individual Clients – Swiss Universal Bank
- E. Individual Clients – UHNW Clients
- F. Institutional Client Representatives, Beneficial Owners, and Personnel
- G. Web-users
- H. Candidates
- I. Employees
- J. Contingent Workers
- K. Business to Business Contacts

Annex A

CCPA Notice Supplement for Asset Management Individual Clients

In the lists below, we set forth, for the preceding twelve (12) months, (i) the categories of personal information and sensitive personal information which may have been collected, (ii) the categories of sources from which the information may have been collected, (iii) the business or commercial purposes for which the information may have been collected, and (iv) the categories of third parties with whom we may have shared the information, respectively. Depending on the services you receive from us, some of the items below may not apply to you.

(i) Categories of personal information, excluding sensitive personal information (see below):

- Identifiers (such as real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, or other similar identifiers).
- Any categories of personal information described in Cal. Civ. Code § 1798.80(e) (such as name, signature, social security number, address, telephone number, passport number, identification card information, insurance policy number, bank account number, credit or debit card number, any other financial information, or medical information).
- Characteristics of protected classifications under California or federal law (such as age, race, national origin, sex/gender, military or veteran status, marital status, and citizenship).
- Commercial information (such as property, products, or services purchased or considered or other purchasing or consuming histories or tendencies).
- Internet or other electronic network activity information (such as browsing history, search history, and information regarding interactions with a website).*
- Geolocation data.*
- Sensory information (such as audio, electronic, visual, or similar information).
- Professional or employment-related information.
- Non-public education information (per the Family Educational Rights and Privacy Act (20 U.S.C. Section 1232g; 34 C.F.R. Part 99)) (such as details about your education and qualifications).
- Inferences drawn from any of the above.
- Biometric information.**

a. Categories of sensitive personal information:

- Personal information that reveals a consumer's social security, driver's license, state identification card, or passport number.
- Personal information that reveals a consumer's account log-in, financial account, debit card, or credit card number in combination with any required security or access code, password, or credentials allowing access to an account.
- Personal information that reveals a consumer's precise geolocation (i.e., within a radius of 1,850 feet).
- Personal information that reveals a consumer's racial or ethnic origin, religious or philosophical beliefs, or union membership.
- Personal information that reveals the contents of a consumer's mail, email, and text messages unless the business is the intended recipient of the communication.
- Personal information that reveals a consumer's genetic data.
- Processing of biometric information for the purpose of uniquely identifying a consumer.
- Personal information collected and analyzed concerning a consumer's health.
- Personal information collected and analyzed concerning a consumer's sex life or sexual orientation.

* For more information about our use of third-party tracking technologies, please see our global "Privacy and Cookie Policy" located here: <https://www.credit-suisse.com/us/en/legal/cookie-policy.html>.

** We do not collect this type of information.

(ii) Personal information may have been collected from the following categories of sources:

We process personal data about you that we obtain from you in the context of our business relationship with you and/or your organization.

Other personal information may come from your financial advisor, attorney, broker, employer or other intermediary, other members of the UBS Group, or other sources from whom you have asked us to obtain information.

We also process personal data about you that we obtain from publicly-accessible sources (e.g., press, including trade press or paid-for content, publicly-available websites, and other publicly-available sources of information, such as sanctions lists or lists of director disqualifications).

(iii) Collected personal information may have been used for the following business and commercial purposes:

- To perform a contract we entered into with you.
- To comply with a legal or regulatory obligation.
- For legitimate interest pursued by us or a third party and your interest and fundamental rights do not override those interest.
- To protect your interest.
- When in the public interest for official purposes, such as compliance with court orders.
- To carry out your instruction as an investor in any fund or product (the "Fund").
- To make offers and promotions to you.
- To pay out dividends or make other payments to you.
- To communicate with you regarding your investments and relationships with the Fund including inviting you to attend the Annual General Meeting.
- To undertake data analytics to better understand your motivations and strategies and, as a result, improve or adjust strategy and performance of the Fund.
- To protect our legal rights and comply with our legal obligations, including combatting financial crimes.
- To conduct market research.
- To further support company objectives and initiatives of social responsibility, including diversity and inclusion.
- To address public health concerns if you attend our events or visit our offices.
- To conduct risk management.
- To verify your identity and whether you are a politically exposed person (PEP) in accordance with our legal obligations to undertake screening.
- To perform investor classification, due diligence, or similar processes required in the course of conducting our asset management business.
- To perform required diligence and onboard you to the Fund.
- To create and provide you with any required tax filing documentation.
- For the legitimate interest pursued by us or a third party in the context of mergers, acquisitions and re-organizations, including by providing information to future purchasers or transferees.

(iv) We may have disclosed personal information with the following categories of third parties:

- Fund managers, brokers, sponsors and market makers, registrars, and listing agents.
- Entities or agents within the UBS Group.
- Any trustees, beneficiaries, administrators, custodians, or executors.
- People who give guarantees or other security for any amounts you owe us.
- Banks you instruct us to make payments to and receive payments from.
- Third parties who manage investments on our behalf, including investment managers, letting agents, and stockbrokers.
- Third parties who host systems or service platforms or provide related services, including IT security providers.
- Other financial institutions, lenders, and holders of security over any property or assets, tax authorities, stock market authorities, trade associations, credit reference agencies, payment service providers, and debt recovery agents.
- Any people or companies when required in connection with potential or actual corporate restructuring, merger, acquisition, or takeover, including any transfer or potential transfer of any of our rights or duties under our agreement with you.
- Law enforcement, government, courts, dispute resolution bodies, our regulators, auditors, and any party appointed or requested by our regulators to carry out investigations or audits of our activities.
- Other parties involved in any disputes, including disputed transactions.
- Fraud prevention agencies, who will also use personal data to detect and prevent fraud and other financial crime and to verify your identity.
- Anyone who provides instructions to us on your behalf (e.g. under a Power of Attorney, solicitors, intermediaries, investment managers etc.).
- Insurers who may provide cover for your investment with us.
- Service providers, such as mailing vendors, for investor or client correspondence.
- Anyone else with whom you instructed us to share your information.

Annex B

CCPA Notice Supplement for International Wealth Management Individual Clients

In the lists below we set forth, for the preceding twelve (12) months, (i) the categories of personal information and sensitive personal information which may have been collected, (ii) the categories of sources from which the information may have been collected, (iii) the business or commercial purposes for which the information may have been collected, and (iv) the categories of third parties with whom we may have shared the information, respectively. Depending on the services you receive from us, some of the items below may not apply to you.

(i) Categories of personal information, excluding sensitive personal information (see below):

- Identifiers (such as real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, or other similar identifiers).
- Any categories of personal information described in Cal. Civ. Code § 1798.80(e) (such as name, signature, social security number, address, telephone number, passport number, identification card information, insurance policy number, bank account number, credit or debit card number, any other financial information, or medical information).
- Characteristics of protected classifications under California or federal law (such as age, race, national origin, sex/gender, military or veteran status, marital status, and citizenship).
- Commercial information (such as property, products, or services purchased or considered or other purchasing or consuming histories or tendencies).
- Internet or other electronic network activity information (such as browsing history, search history, and information regarding interactions with a website).*
- Geolocation data.*
- Sensory information (such as audio, electronic, visual, or similar information).
- Professional or employment-related information.
- Non-public education information (per the Family Educational Rights and Privacy Act (20 U.S.C. Section 1232g; 34 C.F.R. Part 99)) (such as details about your education and qualifications).
- Inferences drawn from any of the above.
- Biometric information.**

a. Categories of sensitive personal information:

- Personal information that reveals a consumer's social security, driver's license, state identification card, or passport number.
- Personal information that reveals a consumer's account log-in, financial account, debit card, or credit card number in combination with any required security or access code, password, or credentials allowing access to an account.
- Personal information that reveals a consumer's precise geolocation (i.e., within a radius of 1,850 feet).
Personal information that reveals a consumer's racial or ethnic origin, religious or philosophical beliefs, or union membership.
- Personal information that reveals the contents of a consumer's mail, email, and text messages unless the business is the intended recipient of the communication.
- Personal information that reveals a consumer's genetic data.
- Processing of biometric information for the purpose of uniquely identifying a consumer.
- Personal information collected and analyzed concerning a consumer's health.
- Personal information collected and analyzed concerning a consumer's sex life or sexual orientation.

* For more information about our use of third-party tracking technologies, please see our global "Privacy and Cookie Policy" located here: <https://www.credit-suisse.com/us/en/legal/cookie-policy.html>.

** We do not collect this type of information.

(ii) Personal information may have been collected from the following categories of sources:

- We process personal data about you that we obtain from you in the context of our business relationship with you and/or your organization.
- Other personal information may come from your financial advisor, attorney, broker, employer or other intermediary, other members of the UBS Group, or other sources from whom you have asked us to obtain information.
- We also process personal data about you that we obtain from publicly-accessible sources (e.g. press, including trade press or paid-for content, publicly-available websites, and other publicly-available sources of information, such as sanctions lists or lists of director disqualifications).

(iii) Collected personal information may have been used for the following business and commercial purposes:

- For identity checks and fraud and financial crime and market abuse prevention or detection.
- To fulfill control and reporting obligations under applicable financial regulations, including, without limitation, financial crime and/or securities regulations.
- To fulfill requirements related to our licenses and regulatory permissions.
- To comply with investor protection or conduct of business regulation (such as carrying out suitability or appropriateness assessments).
- To comply with regulatory obligations, including in relation to measuring and managing risks within the UBS organization and recordkeeping.
- To develop, deploy, and support our products and services.
- To develop and further our business and business relationships and keep our clients and other stakeholders satisfied.
- To protect our businesses and the integrity of the financial markets.
- To manage risk and secure our systems, assets, infrastructure, and premises.
- To exercise and defend our legal rights and position anywhere in the world.
- To comply with legal and regulatory obligations and cooperate with regulatory, judicial, and other authorities and bodies around the world.
- To support other UBS Group companies in pursuing these interests.
- To provide services to clients and carry on business relationships with clients and other parties.
- For due diligence in relation to transactions with which UBS affiliates are involved.
- To perform obligations and exercise rights under, and otherwise carry out, contracts or to take pre-contractual measures with your organization or a third party.
- To manage the businesses and further development of the services and products of the UBS organization.
- To review and optimize procedures for needs assessment for the purpose of direct client discussions.
- For marketing or market and opinion research.
- To further support company objectives and initiatives of corporate social responsibility, including diversity and inclusion.
- To address public health concerns if you attend our events or visit our offices.
- To obtain personal data from publicly-available sources for client acquisition purposes.
- To comply with licensing, permission, and/or licensing exemption requirements and regulatory requests or guidance related to such licenses, permissions, and/or exemptions.
- To comply with applicable laws, regulations, and judicial orders.

- To comply with regulatory guidance, policy statements, best practice, and associated policy requirements and controls in connection with the carrying on of UBS business.
- To facilitate and respond to regulatory requests and supervisory visits, and otherwise act in an open and collaborative manner with regulatory authorities.
- To prevent and investigate financial crime, including fraud, financing of terrorism, and money laundering, and compliance with sanctions, including know your customer (KYC) and regular politically exposed persons (PEP) screening.
- To assert legal claims and defenses in legal disputes.
- To perform conflicts checks.
- To handle client complaints.
- To warehouse appropriate information within a single jurisdiction in order to coordinate the services and business activities of the UBS organization and satisfy other administrative needs across the organization.
- To facilitate operational actions in connection with our business relationships (e.g., processing of payments, billing).
- To validate the authority of signatories (e.g., when concluding agreements and transactions).
- To provide risk control across the UBS organization.
- To consult with credit rating agencies to investigate creditworthiness and credit risks where we may have an exposure to you.
- To secure and operate UBS's IT systems.
- Video surveillance and measures to protect the rights of an owner of premises to keep out trespassers and to provide site security (e.g., access controls).
- For the legitimate interest pursued by us or a third party in the context of mergers, acquisitions and re-organizations, including by providing information to future purchasers or transferees.

(iv) We may have disclosed personal information with the following categories of third parties:

- Entities or agents within the UBS Group.
- Public entities and institutions (e.g., regulatory, quasi-regulatory, tax, or other authorities, law enforcement agencies, courts, arbitrational bodies, and fraud prevention agencies).
- Credit and financial service institutions or comparable institutions in order to carry on a business relationship (e.g., correspondent banks, custodian banks, brokers, securities exchanges, and credit rating agencies).
- Third parties in connection with transactions with which UBS is involved (e.g., correspondent banks, brokers, exchanges, central clearing counterparties, depositaries, trustees, trade repositories, processing units and third-party custodians, issuers, investors, prospective buyers, and other transaction participants and their representatives).
- Prospective buyers as part of a sale, merger, or other disposal of any of our business or assets.
- Any natural or legal person, public authority, regulatory agency, or body for which you have given us your consent to disclose personal information.
- Professional advisors, including law firms, accountants, auditors, and tax advisors.
- Insurers.
- Service providers and agents appointed by us, including for IT services, logistics, printing services, telecommunications, advice and consulting, sales and marketing, and translation services.

Annex C

CCPA Notice Supplement for Private Banking Individual Clients

In the lists below we set forth, for the preceding twelve (12) months, (i) the categories of personal information and sensitive personal information which may have been collected, (ii) the categories of sources from which the information may have been collected, (iii) the business or commercial purposes for which the information may have been collected, and (iv) the categories of third parties with whom we may have shared the information, respectively. Depending on the services you receive from us, some of the items below may not apply to you.

(i) Categories of personal information, excluding sensitive personal information (see below):

- Identifiers (such as real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, or other similar identifiers).
- Any categories of personal information described in Cal. Civ. Code § 1798.80(e) (such as name, signature, social security number, address, telephone number, passport number, identification card information, insurance policy number, bank account number, credit or debit card number, any other financial information, or medical information).
- Characteristics of protected classifications under California or federal law (such as age, race, national origin, sex/gender, military or veteran status, marital status, and citizenship).
- Commercial information (such as property, products, or services purchased or considered or other purchasing or consuming histories or tendencies).
- Internet or other electronic network activity information (such as browsing history, search history, and information regarding interactions with a website).*
- Geolocation data.*
- Sensory information (such as audio, electronic, visual, or similar information).
- Professional or employment-related information.
- Non-public education information (per the Family Educational Rights and Privacy Act (20 U.S.C. Section 1232g; 34 C.F.R. Part 99)) (such as details about your education and qualifications).
- Inferences drawn from any of the above.
- Biometric information.**

a. Categories of sensitive personal information:

- Personal information that reveals a consumer's social security, driver's license, state identification card, or passport number.
- Personal information that reveals a consumer's account log-in, financial account, debit card, or credit card number in combination with any required security or access code, password, or credentials allowing access to an account.
- Personal information that reveals a consumer's precise geolocation (i.e., within a radius of 1,850 feet).
- Personal information that reveals a consumer's racial or ethnic origin, religious or philosophical beliefs, or union membership.
- Personal information that reveals the contents of a consumer's mail, email, and text messages unless the business is the intended recipient of the communication.
- Personal information that reveals a consumer's genetic data.
- Processing of biometric information for the purpose of uniquely identifying a consumer.
- Personal information collected and analyzed concerning a consumer's health.
- Personal information collected and analyzed concerning a consumer's sex life or sexual orientation.

* For more information about our use of third-party tracking technologies, please see our global "Privacy and Cookie Policy" located here: <https://www.credit-suisse.com/us/en/legal/cookie-policy.html>.

** We do not collect this type of information.

(ii) Personal information may have been collected from the following categories of sources:

- We process personal data about you that we obtain from you in the context of our business relationship with you and/or your organization.
- Other personal information may come from your financial advisor, attorney, broker, employer or other intermediary, other members of the UBS Group, or other sources from whom you have asked us to obtain information.
- We also process personal data about you that we obtain from publicly-accessible sources (e.g. press, including trade press or paid-for content, publicly-available websites, and other publicly-available sources of information, such as sanctions lists or lists of director disqualifications).

(iii) Collected personal information may have been used for the following business and commercial purposes:

- To provide banking and financial services in the context of carrying out our contracts with our clients or to carry out pre-contractual measures as part of the request.
- To comply with specific product requirements (e.g. bank account, credit, saving with building societies, securities, deposits, and client referral) and can include needs assessments, advice, asset management and support, and carrying out transactions.
- For purposes of the legitimate interests of UBS pursued by us or a third party.
- To consult and exchange data with information offices (e.g. debt register) to investigate creditworthiness and credit risks in credit business and other account requirements.
- To review and optimize procedures for needs assessment for the purpose of direct client discussions.
- For marketing and market and opinion research.
- To further support company objectives and initiatives of corporate social responsibility, including diversity and inclusion.
- To address public health concerns if you attend our events or visit our offices.
- To assert legal claims and defenses in connection with legal disputes.
- To ensure the bank's IT security and IT operations.
- To prevent crimes.
- For video surveillance to protect the right of owner of premises to keep out trespassers, for collecting evidence in hold-ups or fraud, or to prove availability and deposits (e.g., at ATMs).
- For building and site security (e.g., access controls), including to ensure the right of owner of premises to keep out trespassers.
- For business management and further development of services and products.
- To provide risk control across the UBS organization.
- For the legitimate interest pursued by us or a third party in the context of mergers, acquisitions and re-organizations, including by providing information to future purchasers or transferees.

(iv) We may have disclosed personal information with the following categories of third parties:

- Entities or agents within the UBS Group.
- Service providers and agents appointed by us, including for banking services, IT services, logistics, printing services, telecommunications, collection, advice and consulting, and sales and marketing (providing banking confidentiality is complied with, if applicable).
- Public entities and institutions (e.g., Swiss National Bank, FINMA, financial authorities, and criminal prosecution authorities) upon a regulatory, legal, or official obligation.
- Credit and financial service institutions or comparable institutions to which we transfer your personal data in order to carry out a business relationship with you (e.g., correspondent banks, custodian banks,
- brokers, stock exchanges, and information offices).
- Companies within the UBS Group for risk control due to statutory or official obligation.
- Any other recipients for which you have given us your consent to transfer data or for which you have released us from banking confidentiality by means of a declaration or consent.
- Third parties, as required by law.
- Prospective buyers as part of a sale, merger, or other disposal of any of our business or assets.

Annex D

CCPA Notice Supplement for Swiss Universal Bank Individual Clients

In the lists below we set forth, for the preceding twelve (12) months, (i) the categories of personal information and sensitive personal information which may have been collected, (ii) the categories of sources from which the information may have been collected, (iii) the business or commercial purposes for which the information may have been collected, and (iv) the categories of third parties with whom we may have shared the information, respectively. Depending on the services you receive from us, some of the items below may not apply to you.

(i) Categories of personal information, excluding sensitive personal information (see below):

- Identifiers (such as real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, or other similar identifiers).
- Any categories of personal information described in Cal. Civ. Code § 1798.80(e) (such as name, signature, social security number, address, telephone number, passport number, identification card information, insurance policy number, bank account number, credit or debit card number, any other financial information, or medical information).
- Characteristics of protected classifications under California or federal law (such as age, race, national origin, sex/gender, military or veteran status, marital status, and citizenship).
- Commercial information (such as property, products, or services purchased or considered or other purchasing or consuming histories or tendencies).
- Internet or other electronic network activity information (such as browsing history, search history, and information regarding interactions with a website).*
- Geolocation data.*
- Sensory information (such as audio, electronic, visual, or similar information).
- Professional or employment-related information.
- Non-public education information (per the Family Educational Rights and Privacy Act (20 U.S.C. Section 1232g; 34 C.F.R. Part 99)) (such as details about your education and qualifications).
- Inferences drawn from any of the above.
- Biometric information.**

a. Categories of sensitive personal information:

- Personal information that reveals a consumer's social security, driver's license, state identification card, or passport number.
- Personal information that reveals a consumer's account log-in, financial account, debit card, or credit card number in combination with any required security or access code, password, or credentials allowing access to an account.
- Personal information that reveals a consumer's precise geolocation (i.e., within a radius of 1,850 feet).
- Personal information that reveals a consumer's racial or ethnic origin, religious or philosophical beliefs, or union membership.
- Personal information that reveals the contents of a consumer's mail, email, and text messages unless the business is the intended recipient of the communication.
- Personal information that reveals a consumer's genetic data.
- Processing of biometric information for the purpose of uniquely identifying a consumer.
- Personal information collected and analyzed concerning a consumer's health.
- Personal information collected and analyzed concerning a consumer's sex life or sexual orientation.

* For more information about our use of third-party tracking technologies, please see our global "Privacy and Cookie Policy" located here: <https://www.credit-suisse.com/us/en/legal/cookie-policy.html>.

** We do not collect this type of information.

(ii) Personal information may have been collected from the following categories of sources:

- We process personal data about you that we obtain from you in the context of our business relationship with you and/or your organization.
- Other personal information may come from your financial advisor, attorney, broker, employer or other intermediary, other members of the UBS Group, or other sources from whom you have asked us to obtain information.
- We also process personal data about you that we obtain from publicly-accessible sources (e.g., press, including trade press or paid-for content, publicly-available websites, and other publicly-available sources of information, such as sanctions lists or lists of directors disqualifications).

(iii) Collected personal information may have been used for the following business and commercial purposes:

- To provide banking and financial services in the context of carrying out our contracts with our clients or to carry out pre-contractual measures as part of the request.
- To comply with specific product requirements (e.g., bank account, credit, saving with building societies, securities, deposits, and client referral) and can include needs assessments, advice, asset management and support, and carrying out transactions.
- For purposes of the legitimate interests of UBS pursued by us or a third party.
- To consult and exchange data with information offices (e.g., debt register) to investigate creditworthiness and credit risks in credit business and other account requirements.
- To review and optimize procedures for needs assessment for the purpose of direct client discussions.
- For marketing and market and opinion research.
- To further support company objectives and the initiatives of corporate social responsibility, including diversity and inclusion.
- To address public health concerns if you attend our events or visit our offices.
- To assert legal claims and defenses in connection with legal disputes.
- To ensure the bank's IT security and IT operations.
- To prevent crimes.
- For video surveillance to protect the right of owner of premises to keep out trespassers, for collecting evidence in hold-ups or fraud, or to prove availability and deposits (e.g., at ATMs).
- For building and site security (e.g., access controls), including to ensure the right of owner of premises to keep out trespassers.
- For business management and further development of services and products.
- To provide risk control across the UBS organization.
- For the legitimate interest pursued by us or a third party in the context of mergers, acquisitions and re-organizations, including by providing information to future purchasers or transferees.

(iv) We may have disclosed personal information with the following categories of third parties:

- Entities or agents within the UBS Group.
- Service providers and agents appointed by us, including for banking services, IT services, logistics, printing services, telecommunications, collection, advice and consulting, and sales and marketing (providing banking confidentiality is complied with, if applicable).
- Public entities and institutions (e.g., Swiss National Bank, FINMA, financial authorities, and criminal prosecution authorities) upon a regulatory, legal, or official obligation.
- Credit and financial service institutions or comparable institutions to which we transfer your personal data in order to carry out a business relationship with you (e.g., correspondent banks, custodian banks, brokers, stock exchanges, and information offices).
- Companies within the UBS Group for risk control due to statutory or official obligation.
- Any other recipients for which you have given us your consent to transfer data or for which you have released us from banking confidentiality by means of a declaration or consent.
- Third parties, as required by law.
- Any people or companies when required in connection with potential or actual corporate restructuring, merger, acquisition, or takeover, including any transfer or potential transfer of any of our rights or duties under our agreement with you.

Annex E

CCPA Notice Supplement for UHNW Individual Clients

In the lists below we set forth, for the preceding twelve (12) months, (i) the categories of personal information and sensitive personal information which may have been collected, (ii) the categories of sources from which the information may have been collected, (iii) the business or commercial purposes for which the information may have been collected, and (iv) the categories of third parties with whom we may have shared the information, respectively. Depending on the services you receive from us, some of the items below may not apply to you.

(i) Categories of personal information, excluding sensitive personal information (see below):

- Identifiers (such as real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, or other similar identifiers).
- Any categories of personal information described in Cal. Civ. Code § 1798.80(e) (such as name, signature, social security number, address, telephone number, passport number, identification card information, insurance policy number, bank account number, credit or debit card number, or other financial information).
- Characteristics of protected classifications under California or federal law (such as age, race, national origin, sex/gender, military or veteran status, marital status, and citizenship).
- Commercial information (such as property, products, or services purchased or considered or other purchasing or consuming histories or tendencies).
- Internet or other electronic network activity information (such as browsing history, search history, and information regarding interactions with a website).*
- Geolocation data.*
- Sensory information (such as audio, electronic, visual, or similar information).
- Professional or employment-related information.
- Non-public education information (per the Family Educational Rights and Privacy Act (20 U.S.C. Section 1232g; 34 C.F.R. Part 99)) (such as details about your education and qualifications).
- Inferences drawn from any of the above.
- Biometric information.**

a. Categories of sensitive personal information:

- Personal information that reveals a consumer's social security, driver's license, state identification card, or passport number.
- Personal information that reveals a consumer's account log-in, financial account, debit card, or credit card number in combination with any required security or access code, password, or credentials allowing access to an account.
- Personal information that reveals a consumer's precise geolocation (i.e., within a radius of 1,850 feet).
- Personal information that reveals a consumer's racial or ethnic origin, religious or philosophical beliefs, or union membership.
- Personal information that reveals the contents of a consumer's mail, email, and text messages unless the business is the intended recipient of the communication.
- Personal information that reveals a consumer's genetic data.
- Processing of biometric information for the purpose of uniquely identifying a consumer.
- Personal information collected and analyzed concerning a consumer's health.
- Personal information collected and analyzed concerning a consumer's sex life or sexual orientation.

* For more information about our use of third-party tracking technologies, please see our global "Privacy and Cookie Policy" located here: <https://www.credit-suisse.com/us/en/legal/cookie-policy.html>.

** We do not collect this type of information.

(ii) Personal information may have been collected from the following categories of sources:

- We process personal data about you that we obtain from you in the context of our business relationship with you and/or your organization.
- Other personal information may come from your financial advisor, attorney, broker, employer or other intermediary, other members of the UBS Group, or other sources from whom you have asked us to obtain information (e.g., credit rating agencies to investigate creditworthiness and credit risks).
- We also process personal data about you that we obtain from publicly-accessible sources (e.g., press, including trade press or paid-for content, publicly-available websites, and other publicly-available sources of information, such as sanctions lists or lists of director disqualifications).

(iii) Collected personal information may have been used for the following business and commercial purposes:

- To perform a contract we have entered into with you (e.g., providing services to clients; performing obligations and exercising rights under and otherwise carrying out contracts; handling client complaints).
- To comply with a legal or regulatory obligation.
- To pursue our legitimate business interests (e.g., facilitating operational actions in connection with our business relationships, including processing of payments, billing).
- To protect your interests.
- When needed in the public interest for official purposes, such as compliance with court orders.
- To carry out your instruction as an investor in any fund or product (the "Fund").
- To make offers and promotions to you.
- To pay dividends or make other payments to you.
- To communicate with you regarding your investments and relationships with the Fund, including to invite you to attend the Annual General Meeting.
- For data analytics to better understand your motivations and strategies to improve or adjust strategy and performance of the Fund.
- To protect our legal rights and comply with our legal obligations, including combatting financial crimes.
- To conduct market research.
- To further support company objectives and initiatives of corporate social responsibility, including diversity and inclusion.
- To address public health concerns if you attend our events or visit our offices.
- For risk management (e.g., performing due diligence in relation to transactions; carrying out conflicts checks; obtaining personal data from publicly available sources for client acquisition purposes; validating the authority of signatories, such as when concluding agreements and transactions; securing and operating UBS Group's IT systems).
- To verify your identity and whether you are a politically exposed person (PEP) in accordance with our legal obligations.
- For the legitimate interest pursued by us or a third party in the context of mergers, acquisitions and re-organizations, including by providing information to future purchasers or transferees.

(iv) We may have disclosed personal information with the following categories of third parties:

- Fund managers, brokers, sponsors and market makers, registrars, and listing agents.
- Entities or agents within the UBS Group.
- Any trustees, beneficiaries, administrators, or executors.
- People who give guarantees or other security for any amounts you owe us.
- Banks you instruct us to make payments to and receive payments from.
- Third parties who manage investments on our behalf, including investment managers, letting agents, and stockbrokers.
- Third parties who host systems or service platforms or provide related services, including IT security providers.
- Other financial institutions, lenders, and holders of security over any property or assets, tax authorities, stock market authorities, trade associations, credit reference agencies, payment service providers, and debt recovery agents.
- Any people or companies when required in connection with potential or actual corporate restructuring, merger, acquisition, or takeover, including any transfer or potential transfer of any of our rights or duties under our agreement with you.
- Law enforcement, government, courts, dispute resolution bodies, our regulators, auditors, and any party appointed or requested by our regulators to carry out investigations or audits of our activities.
- Other parties involved in any disputes, including disputed transactions.
- Fraud prevention agencies, who will also use personal data to detect and prevent fraud and other financial crime and to verify your identity, and firms hired to conduct due diligence in connection with anti-money laundering obligations or other applicable laws or regulations.
- Anyone who provides instructions to us on your behalf (e.g., under a Power of Attorney, solicitors, intermediaries, investment managers etc.).
- Insurers who may provide cover for your investment with us.
- Anyone else with whom you instruct us to share your information.

Annex F

CCPA Notice Supplement for Institutional Client Representatives, Beneficial Owners, and Personnel (“Corporates”)

In the lists below we set forth, for the preceding twelve (12) months, (i) the categories of personal information and sensitive personal information which may have been collected, (ii) the categories of sources from which the information may have been collected, (iii) the business or commercial purposes for which the information may have been collected, and (iv) the categories of third parties with whom we may have shared the information, respectively. Depending on your relationship with us, some of the items below may not apply to you.

(i) Categories of personal information, excluding sensitive personal information (see below):

- Identifiers (such as real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, or other similar identifiers).
- Any categories of personal information described in Cal. Civ. Code § 1798.80(e) (such as name, signature, social security number, address, telephone number, passport number, identification card information, insurance policy number, bank account number, credit or debit card number, any other financial information, or medical information).
- Characteristics of protected classifications under California or federal law (such as age, race, national origin, sex/gender, military or veteran status, marital status, and citizenship).
- Commercial information (such as property, products, or services purchased or considered or other purchasing or consuming histories or tendencies).
- Internet or other electronic network activity information (such as browsing history, search history, and information regarding interactions with a website).*
- Geolocation data.*
- Sensory information (such as audio, electronic, visual, or similar information).
- Professional or employment-related information.
- Non-public education information (per the Family Educational Rights and Privacy Act (20 U.S.C. Section 1232g; 34 C.F.R. Part 99)) (such as details about your education and qualifications).
- Inferences drawn from any of the above.
- Biometric information.**

a. Categories of sensitive personal information:

- Personal information that reveals a consumer’s social security, driver’s license, state identification card, or passport number.
- Personal information that reveals a consumer’s account log-in, financial account, debit card, or credit card number in combination with any required security or access code, password, or credentials allowing access to an account.
- Personal information that reveals a consumer’s precise geolocation (i.e., within a radius of 1,850 feet).
- Personal information that reveals a consumer’s racial or ethnic origin, religious or philosophical beliefs, or union membership.
- Personal information that reveals the contents of a consumer’s mail, email, and text messages unless the business is the intended recipient of the communication.
- Personal information that reveals a consumer’s genetic data.
- Processing of biometric information for the purpose of uniquely identifying a consumer.
- Personal information collected and analyzed concerning a consumer’s health.
- Personal information collected and analyzed concerning a consumer’s sex life or sexual orientation.

* For more information about our use of third-party tracking technologies, please see our global "Privacy and Cookie Policy" located here: <https://www.credit-suisse.com/us/en/legal/cookie-policy.html>.

** We do not collect this type of information.

(ii) Personal information may have been collected from the following categories of sources:

- We process personal data about you that we obtain from you in the context of our business relationship with you and/or your organization.
- We process personal data about you that we obtain from monitoring & surveillance (e.g., recording of telephone calls, monitoring e-mails, UBS office surveillance footage).
- We also process personal data about you that we obtain from news (e.g., trade press or paid for content) and publicly-accessible sources (e.g. public websites & sanctions or directors disqualifications lists).
- We also process personal data we receive from your organization and other third parties (e.g., settlement service providers, central securities depositories, exchanges, central clearing counterparties and other similar entities, databases, and third-party service providers such as professional advisers, insurers and risk consulting firms).

(iii) Collected personal information may have been used for the following business and commercial purposes:

- To perform a contract we entered into with you.
- To comply with a legal or regulatory obligation.
- For legitimate interest pursued by us or a third party and your interest and fundamental rights do not override those interest.
- To protect your interest.
- When in the public interest for official purposes, such as compliance with court orders.
- To carry out your instruction as an investor in any fund or product (the "Fund").
- To make offers and promotions to you.
- To pay out dividends or make other payments to you.
- To communicate with you regarding your investments and relationships with the Fund including inviting you to attend the Annual General Meeting.
- To undertake data analytics to better understand your motivations and strategies and, as a result, improve or adjust strategy and performance of the Fund.
- To protect our legal rights and comply with our legal obligations, including combatting financial crimes.
- To conduct market research.
- To further support company objectives and initiatives of social responsibility, including diversity and inclusion.
- To address public health concerns if you attend our events or visit our offices.
- To conduct risk management.
- To verify your identity and whether you are a politically exposed person (PEP) in accordance with our legal obligations to undertake screening.
- To perform investor classification, due diligence, or similar processes required in the course of conducting our asset management business.
- To perform required diligence and onboard you to the Fund.
- To create and provide you with any required tax filing documentation.
- For the legitimate interest pursued by us or a third party in the context of mergers, acquisitions and re-organizations, including by providing information to future purchasers or transferees.

(iv) We may have disclosed personal information with the following categories of third parties:

- Fund managers, brokers, sponsors and market makers, registrars, and listing agents.
- Entities or agents within the UBS Group.
- Any trustees, beneficiaries, administrators, or executors.
- People who give guarantees or other security for any amounts you owe us.
- Banks you instruct us to make payments to and receive payments from.
- Third parties who manage investments on our behalf, including investment managers, letting agents, and stockbrokers.
- Third parties who host systems or service platforms or provide related services, including IT security providers.
- Other financial institutions, lenders, and holders of security over any property or assets, tax authorities, stock market authorities, trade associations, credit reference agencies, payment service providers, and debt recovery agents.
- Any people or companies when required in connection with potential or actual corporate restructuring, merger, acquisition, or takeover, including any transfer or potential transfer of any of our rights or duties under our agreement with you.
- Law enforcement, government, courts, dispute resolution bodies, our regulators, auditors, and any party appointed or requested by our regulators to carry out investigations or audits of our activities.
- Other parties involved in any disputes, including disputed transactions.
- Fraud prevention agencies, who will also use personal data to detect and prevent fraud and other financial crime and to verify your identity.
- Anyone who provides instructions to us on your behalf (e.g., under a Power of Attorney, solicitors, intermediaries, investment managers etc.).
- Insurers who may provide cover for your investment with us.
- Anyone else with whom you instructed us to share your information.

Annex G

CCPA Notice Supplement for Web-users

In the lists below we set forth, for the preceding twelve (12) months, (i) the categories of personal information and sensitive personal information which may have been collected, (ii) the categories of sources from which the information may have been collected, (iii) the business or commercial purposes for which the information may have been collected, and (iv) the categories of third parties with whom we may have shared the information, respectively. Depending on your relationship with us, some of the items below may not apply to you.

(i) Categories of personal information, excluding sensitive personal information (see below):

- Identifiers (such as real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, or other similar identifiers).
- Any categories of personal information described in Cal. Civ. Code § 1798.80(e) (such as name, signature, social security number, address, telephone number, passport number, identification card information, insurance policy number, bank account number, credit or debit card number, other financial information, or medical information).
- Characteristics of protected classifications under California or federal law (such as age, gender, military or veteran status, marital status, and citizenship).
- Commercial information (such as property, products, or services purchased or considered or other purchasing or consuming histories or tendencies).
- Internet or other electronic network activity information (such as browsing history, search history, and information regarding interactions with a website).*
- Geolocation data.*
- Sensory information (such as audio, electronic, visual, or similar information).
- Professional or employment-related information.
- Non-public education information (per the Family Educational Rights and Privacy Act (20 U.S.C. Section 1232g; 34 C.F.R. Part 99)) (such as details about your education and qualifications).
- Inferences drawn from any of the above.

Categories of sensitive personal information:

- Personal information that reveals a consumer's social security, driver's license, state identification card, or passport number.
- Personal information that reveals a consumer's account log-in, financial account, debit card, or credit card number in combination with any required security or access code, password, or credentials allowing access to an account.
- Personal information that reveals a consumer's precise geolocation (i.e., within a radius of 1,850 feet).
- Personal information that reveals a consumer's racial or ethnic origin, religious or philosophical beliefs, or union membership.
- Personal information that reveals the contents of a consumer's mail, email, and text messages unless the business is the intended recipient of the communication.
- Personal information that reveals a consumer's genetic data.
- Processing of biometric information for the purpose of uniquely identifying a consumer.
- Personal information collected and analyzed concerning a consumer's health.
- Personal information collected and analyzed concerning a consumer's sex life or sexual orientation.

* For more information about our use of third-party tracking technologies, please see our global "Privacy and Cookie Policy" located here: <https://www.credit-suisse.com/us/en/legal/cookie-policy.html>.

(ii) Personal information may have been collected from the following categories of sources:

- We process personal data about you that we obtain from you in the context of our relationship with you and/or your organization.
- We process personal data about you that we obtain from publicly-accessible sources (e.g., press, including trade press or paid-for content, publicly-available websites, and other publicly-available sources of information, such as sanctions lists or lists of director disqualifications) or that is legitimately transferred to us by other companies in the UBS organization or from other third parties. These third parties may include your organization as well as third parties not related to you or your organization, such as settlement service providers, central securities depositories, exchanges, central clearing counterparties, and other similar entities, databases, and third-party service providers (such as professional advisers, insurers, and risk consulting firms).

(iii) Collected personal information may have been used for the following business and commercial purposes:

- We are subject to various legal and regulatory obligations, including prudential and conduct regulation of banks and investment firms, regulation of financial markets, compliance with court orders, investor protection regulations, securities regulations, laws relating to money laundering, terrorism finance restrictions, global sanctions, and tax laws. The purposes of processing may include:
 - identity checks, fraud, and financial crime and market abuse prevention or detection;
 - fulfilling control and reporting obligations under applicable financial regulations, including, without limitation, securities and/or financial crime regulations;
 - fulfilling requirements related to our licenses and regulatory permissions;
 - complying with investor protection or conduct of business regulation (such as carrying out suitability or appropriateness assessments);
 - complying with regulatory recordkeeping obligations;
 - complying with regulatory obligations in relation to measuring and managing risks within the UBS organization; and
 - carrying on business relationships.
- We may process your personal data for the legitimate business and other interests of UBS, including for the following purposes:
 - with clients and other parties;
 - providing services to clients;
 - due diligence in relation to transactions with which UBS affiliates are involved;
 - performing obligations and exercising rights under, and otherwise carrying out, contracts, or taking pre-contractual measures with you, your organization, or a third party;
 - management of the businesses and further development of the services and products of the UBS organization;
 - reviewing and optimizing procedures for needs assessment for the purpose of direct client discussions;
 - marketing or market and opinion research;
 - obtaining personal data from publicly-available sources for client acquisition purposes;
 - compliance with licensing, permission, and/or licensing exemption requirements and regulatory requests or guidance related to such licenses, permissions, or exemptions;
 - compliance with applicable laws, regulations, and judicial orders within and outside the United States;
 - compliance with regulatory guidance, policy statements, best practice, and associated policy requirements and controls in connection with the carrying on of UBS business;

- facilitating and responding to regulatory requests and supervisory visits, and otherwise acting in an open and collaborative manner with competent regulatory authorities; prevention of and investigations related to financial crime, including fraud, financing of terrorism, and money laundering, and compliance with sanctions, including know your customer (KYC) and regular politically exposed persons (PEP) screening;
 - asserting legal claims and defenses in legal disputes;
 - carrying out conflict checks;
 - handling client complaints;
 - warehousing appropriate information within a single jurisdiction in order to coordinate the services and business activities of the UBS organization and satisfying other administrative needs across the organization;
 - facilitating operational actions in connection with our business relationships (e.g., processing of payments, billing);
 - validating the authority of signatories (e.g., when executing agreements and transactions);
 - risk control across the UBS organization;
 - mergers, acquisitions and re-organizations, including by providing information to future purchasers or transferees;
 - consulting with credit rating agencies to investigate creditworthiness and credit risks where we may have an exposure to you; and
 - securing and operating UBS's IT systems; and video surveillance and measures to protect the rights of an owner of premises to keep out trespassers and to provide site security (e.g. access controls).
- Information may be inferred from meal preferences or other information you provide to us in surveys or free text fields.
 - We may process your personal data in order to maintain our business relationship with you in accordance with our legal agreement(s) with you, including in order to carry out obligations or exercise rights we may have pursuant to the legal agreement(s) with you, to take steps necessary in order to conclude a legal agreement with you, or to take other steps at your or your representative's request prior to entering into a legal agreement with you.
 - There may be circumstances where we ask for your consent to process your personal data.

(iv) We may have disclosed personal information with the following categories of third parties:

- UBS affiliates, including affiliates located outside the United States.
- Public entities/institutions (e.g., regulatory, quasi-regulatory, tax authorities, or law enforcement).
- Other credit or financial services institutions or corporate institutions.
- Third parties in connection with transactions with which UBS is involved (e.g., correspondent banks, brokers, exchanges, or central clearing parties).
- Prospective buyers.
- Persons or entities for whom you have given consent to transfer personal data.
- Professional advisors (e.g., law firms, accountants, auditors, and tax advisors).
- Insurers.
- Service providers and agents approved by UBS (e.g., for purposes such as IT services, logistics, printing, telecommunications, consulting, sales and marketing, and translations).
- Any people or companies when required in connection with potential or actual corporate restructuring, merger, acquisition, or takeover, including any transfer or potential transfer of any of our rights or duties under our agreement with you.

Annex H

CCPA Notice Supplement for Candidates

In the lists below we set forth, for the preceding twelve (12) months, (i) the categories of personal information and sensitive personal information which may have been collected, (ii) the categories of sources from which the information may have been collected, (iii) the business or commercial purposes for which the information may have been collected, and (iv) the categories of third parties with whom we may have shared the information, respectively. Depending on your relationship with us, some of the items below may not apply to you.

(i) Categories of personal information, excluding sensitive personal information (see below):

- Identifiers (such as real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, or other similar identifiers).
- Any categories of personal information described in Cal. Civ. Code § 1798.80(e) (such as name, signature, social security number, address, telephone number, passport number, identification card information, insurance policy number, bank account number, credit or debit card number, any other financial information, or medical information).
- Characteristics of protected classifications under California or federal law (such as age, race, ethnicity, national origin, sex/gender, military or veteran status, marital status, health or disability status, and citizenship).
- Commercial information (such as personal account trading and outside business interests).
- Internet or other electronic network activity information (such as browsing history, search history, and information regarding interactions with a website). *
- Geolocation data.*
- Sensory information (such as audio, electronic, visual, or similar information).
- Professional or employment-related information.
- Non-public education information (per the Family Educational Rights and Privacy Act (20 U.S.C. Section 1232g; 34 C.F.R. Part 99)) (such as details about your education and qualifications).
- Inferences drawn from any of the above.
- Biometric information.

a. Categories of sensitive personal information:

- Personal information that reveals a consumer's social security, driver's license, state identification card, or passport number.
- Personal information that reveals a consumer's account log-in, financial account, debit card, or credit card number in combination with any required security or access code, password, or credentials allowing access to an account.
- Personal information that reveals a consumer's precise geolocation (i.e., within a radius of 1,850 feet).
- Personal information that reveals a consumer's racial or ethnic origin, religious or philosophical beliefs, or union membership.
- Personal information that reveals the contents of a consumer's mail, email, and text messages unless the business is the intended recipient of the communication.
- Personal information that reveals a consumer's genetic data.
- Processing of biometric information for the purpose of uniquely identifying a consumer.
- Personal information collected and analyzed concerning a consumer's health.
- Personal information collected and analyzed concerning a consumer's sex life or sexual orientation.

* For more information about our use of third-party tracking technologies, please see our global "Privacy and Cookie Policy" located here: <https://www.credit-suisse.com/us/en/legal/cookie-policy.html>.

** We do not collect this type of information.

(ii) We may have collected personal information from the following categories of sources:

- Personal data about you that we obtain directly from you or your representatives.
- Personal data about you that we obtain indirectly from you or your representatives.
- Information from another party (for example, for background screening and verification, including education, past employment, criminal background, credit history, or E-verify).
- Personal data from a public source (for example, the internet or public records).

(iii) Collected personal information may have been used for the following business and commercial purposes:

- To attract prospective staff and to maintain, motivate, and administer the candidacy and professional relationship of UBS staff, including, but not limited to the following: recruitment, succession planning and management, reorganization, continuing to foster diversity and inclusion, performance assessment, training and development, compliance with applicable legal and regulatory requirements, and communication with staff.
- To run our business operations, including, but not limited to, managing staff and work assignments, managing company assets and resources, developing and implementing business strategy, reporting and releasing public data, and populating internal directories.
- To help to ensure the safety and security of our staff, assets, and resources, which may include, but are not limited to, physical and virtual access controls and access rights management, supervisory controls and other monitoring and reviews, as allowed by law, and emergency and business continuity management.
- For purposes of health and safety, for example, of our staff, visitors, clients, and premises, and to address public health concerns.
- To further support company objectives and initiatives of corporate social responsibility, for example diversity and inclusion, including through internal and external reporting.
- To assess if a potential candidate should be hired.
- To comply with regulatory and legal obligations such as (i) identity checks and fraud and financial crime and market abuse prevention or detection; (ii) to fulfill control and reporting obligations under applicable financial regulations, including securities regulations; (iii) to fulfill requirements related to our licenses and regulatory permissions; (iv) to comply with investor protection or conduct of business regulation (such as to carry out suitability or appropriateness assessments); (v) to comply with regulatory record keeping obligations; and (vi) to comply with regulatory obligations in relation to measuring and managing risks within the UBS organization.
- To fulfill our contractual obligations with you.
- For internal research for technological development and demonstration.
- To detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity, and prosecute those responsible for that activity.
- To identify and repair errors that impair existing or intended functionality.
- To verify or maintain the quality or safety of a service or device that is owned by, manufactured for, or controlled by the business, and to improve, upgrade, or enhance the service or device.
- To process your requests, purchases, transactions, and payments and prevent transactional fraud.
- To provide you with support and to respond to your inquiries, including to investigate and address your concerns, as well as to monitor and improve our responses to your inquiries.
- To personalize your website experience and to deliver content and product and service offerings relevant to your interests, including targeted offers and ads through our website, third-party sites, and via email or text message (with your consent, where required by law).
- To develop and further our business and business relationships and keep our clients and other stakeholders satisfied.
- To protect our businesses and the integrity of the financial markets.
- For the legitimate interest pursued by us or a third party in the context of mergers, acquisitions and re-organizations, including by providing information to future purchasers or transferees.

(iv) We may have disclosed personal information with the following categories of third parties:

- Third parties that conduct background screenings and other verification services.
- Third-party search firms, recruiters and recruiting firms, and outplacement and career transition firms.
- Professional advisors, including law firms, accountants, auditors, and tax authorities.
- Third-party vendors and service providers that provide goods or services to us, including technology products and services, and other individuals and entities that do business with us.
- Public and governmental entities and institutions, including regulatory, quasi-regulatory, tax and other authorities, law enforcement agencies, courts, arbitration bodies, and fraud prevention agencies.
- Other entities and individuals that are part of the UBS Group.
- Any people or companies when required in connection with potential or actual corporate restructuring, merger, acquisition, or takeover, including any transfer or potential transfer of any of our rights or duties under our agreement with you.

Annex I

CCPA Notice Supplement for Employees

In the lists below we set forth, for the preceding twelve (12) months, (i) the categories of personal information and sensitive personal information which may have been collected, (ii) the categories of sources from which the information may have been collected, (iii) the business or commercial purposes for which the information may have been collected, and (iv) the categories of third parties with whom we may have shared the information, respectively. Depending on your relationship with us, some of the items below may not apply to you.

(i) Categories of personal information, excluding sensitive personal information (see below):

- Identifiers (such as real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, or other similar identifiers).
- Any categories of personal information described in Cal. Civ. Code § 1798.80(e) (such as name, signature, social security number, address, telephone number, passport number, identification card
- information, insurance policy number, bank account number, credit or debit card number, any other financial information, or medical information).
- Characteristics of protected classifications under California or federal law (such as age, race, ethnicity, national origin, sex/gender, military or veteran status, marital status, health or disability status, and citizenship).
- Commercial information (such as personal account trading and outside business interests).
- Internet or other electronic network activity information (such as browsing history, search history, and information regarding interactions with a website).*
- Geolocation data.*
- Sensory information (such as audio, electronic, visual, or similar information).
- Professional or employment-related information.
- Non-public education information (per the Family Educational Rights and Privacy Act (20 U.S.C. Section 1232g; 34 C.F.R. Part 99)) (such as details about your education and qualifications).
- Inferences drawn from any of the above.
- Biometric information.

Categories of sensitive personal information:

- Personal information that reveals a consumer's social security, driver's
- license, state identification card, or passport number.
- Personal information that reveals a consumer's account log-in, financial account, debit card, or credit card number in combination with any required security or access code, password, or credentials allowing access to an account.
- Personal information that reveals a consumer's precise geolocation (i.e., within a radius of 1,850 feet).
- Personal information that reveals a consumer's racial or ethnic origin, religious or philosophical beliefs, or union membership.
- Personal information that reveals the contents of a consumer's mail, email, and text messages unless the business is the intended recipient of the communication.
- Personal information that reveals a consumer's genetic data.
- Processing of biometric information for the purpose of uniquely identifying a consumer.
- Personal information collected and analyzed concerning a consumer's health.
- Personal information collected and analyzed concerning a consumer's sex life or sexual orientation.

* For more information about our use of third-party tracking technologies, please see our global "Privacy and Cookie Policy" located here: <https://www.credit-suisse.com/us/en/legal/cookie-policy.html>.

** We do not collect this type of information.

(ii) We may have collected personal information from the following categories of sources:

- Personal data about you that we obtain directly from you or your representatives.
- Personal data about you that we obtain indirectly from you or your representatives.
- Information from another party (for example, for background screening and verification, including education, past employment, criminal background, credit history, or E-verify).
- Personal data from a public source (for example, the internet or public records).

(iii) Collected personal information may have been used for the following business and commercial purposes:

- To attract staff and to maintain, motivate, and administer the employment relationship of our staff, including, but not limited to the following: recruitment, succession planning and management, retention, reorganization, continuing to foster diversity and inclusion, performance assessment, training and development, compliance with applicable legal and regulatory requirements, and communication with staff.
- To run our business operations, including, but not limited to, managing staff and work assignments, benefits and benefits administration, managing company assets and resources, developing and implementing business strategy, reporting and releasing public data, and populating internal directories.
- To help ensure the safety and security of our staff, assets, and resources, which may include, but are not limited to, physical and virtual access controls and access rights management, supervisory controls and other monitoring and reviews, as allowed by law, and emergency and business continuity management.
- For purposes of health and safety, for example, of our employees, visitors, clients, and premises, and to address public health concerns.
- To further support company objectives and initiatives of corporate social responsibility, for example diversity and inclusion, including through internal and external reporting.
- To assess if a potential candidate should be hired.
- To comply with regulatory and legal obligations such as (i) identity checks and fraud and financial crime and market abuse prevention or detection; (ii) to fulfill control and reporting obligations under applicable financial regulations, including securities regulations; (iii) to fulfill requirements related to our licenses and regulatory permissions; (iv) to comply with investor protection or conduct of business regulation (such as to carry out suitability or appropriateness assessments); (v) to comply with regulatory record keeping obligations; and (vi) to comply with regulatory obligations in relation to measuring and managing risks within the UBS organization.
- To fulfill our contractual obligations with you.
- For internal research for technological development and demonstration.
- To detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity, and prosecute those responsible for that activity.
- To identify and repair errors that impair existing or intended functionality.
- To verify or maintain the quality or safety of a service or device that is owned by, manufactured for, or controlled by the business, and to improve, upgrade, or enhance the service or device.
- To process your requests, purchases, transactions, and payments and prevent transactional fraud.
- To provide you with support and to respond to your inquiries, including to investigate and address your concerns, as well as to monitor and improve our responses to your inquiries.
- To personalize your website experience and to deliver content and product and service offerings relevant to your interests, including targeted offers and ads through our website, third-party sites, and via email or text message (with your consent, where required by law).
- To develop and further our business and business relationships and keep our clients and other stakeholders satisfied.
- To protect our businesses and the integrity of the financial markets.
- For the legitimate interest pursued by us or a third party in the context of mergers, acquisitions and re-organizations, including by providing information to future purchasers or transferees.

(iv) We may have disclosed personal information with the following categories of third parties:

- Third parties that conduct background screenings and other verification services.
- Third-party search firms, recruiters and recruiting firms, and outplacement and career transition firms.
- Professional advisors, including law firms, accountants, auditors, and tax authorities.
- Third-party vendors and service providers that provide goods or services to us, including technology products and services, and other individuals and entities that do business with us.
- Public and governmental entities and institutions, including regulatory, quasi-regulatory, tax and other authorities, law enforcement agencies, courts, arbitration bodies, and fraud prevention agencies.
- Other entities and individuals that are part of the UBS Group.
- Any people or companies when required in connection with potential or actual corporate restructuring, merger, acquisition, or takeover, including any transfer or potential transfer of any of our rights or duties under our agreement with you.

Annex J

CCPA Notice Supplement for Contingent Workers

In the lists below we set forth, for the preceding twelve (12) months, (i) the categories of personal information and sensitive personal information which may have been collected, (ii) the categories of sources from which the information may have been collected, (iii) the business or commercial purposes for which the information may have been collected, and (iv) the categories of third parties with whom we may have shared the information, respectively. Depending on your relationship with us, some of the items below may not apply to you.

(i) Categories of personal information, excluding sensitive personal information (see below):

- Identifiers (such as real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, or other similar identifiers).
- Any categories of personal information described in Cal. Civ. Code § 1798.80(e) (such as name, signature, social security number, address, telephone number, passport number, identification card information, insurance policy number, bank account number, credit or debit card number, any other financial information, or medical information).
- Characteristics of protected classifications under California or federal law (such as race age, ethnicity, national origin, sex/gender, military or veteran status, marital status, health or disability status, and citizenship).
- Commercial information (such as personal account trading and outside business interests).
- Internet or other electronic network activity information (such as browsing history, search history, and information regarding interactions with a website).*
- Geolocation data.*
- Sensory information (such as audio, electronic, visual, or similar information).
- Professional or employment-related information.
- Non-public education information (per the Family Educational Rights and Privacy Act (20 U.S.C. Section 1232g; 34 C.F.R. Part 99)) (such as details about your education and qualifications).
- Inferences drawn from any of the above.
- Biometric information.

Categories of sensitive personal information:

- Personal information that reveals a consumer's social security, driver's license, state identification card, or passport number.
- Personal information that reveals a consumer's account log-in, financial account, debit card, or credit card number in combination with any required security or access code, password, or credentials allowing access to an account.
- Personal information that reveals a consumer's precise geolocation (i.e., within a radius of 1,850 feet).
- Personal information that reveals a consumer's racial or ethnic origin, religious or philosophical beliefs, or union membership.
- Personal information that reveals the contents of a consumer's mail, email, and text messages unless the business is the intended recipient of the communication.
- Personal information that reveals a consumer's genetic data.
- Processing of biometric information for the purpose of uniquely identifying a consumer.
- Personal information collected and analyzed concerning a consumer's health.
- Personal information collected and analyzed concerning a consumer's sex life or sexual orientation.

* For more information about our use of third-party tracking technologies, please see our global "Privacy and Cookie Policy" located here: <https://www.credit-suisse.com/us/en/legal/cookie-policy.html>.

** We do not collect this type of information.

(ii) We may have collected personal information from the following categories of sources:

- Personal data about you that we obtain directly from you or your representatives.
- Personal data about you that we obtain indirectly from you or your representatives.
- Information from another party (for example, for background screening and verification, including education, past employment, criminal background, credit history, or E-verify).
- Personal data from a public source (for example, the internet or public records).

(iii) Collected personal information may have been used for the following business and commercial purposes:

- To attract staff and to maintain, motivate, and administer the contractual or service relationship of our staff, including, but not limited to the following: recruitment, succession planning and management, reorganization, continuing to foster diversity and inclusion, performance assessment, training and development, compliance with applicable legal and regulatory requirements, and communication with staff.
- To run our business operations, including, but not limited to, managing staff and work assignments, benefits and benefits administration, managing company assets and resources, developing and implementing business strategy, reporting and releasing public data, and populating internal directories.
- To help ensure the safety and security of our staff, assets, and resources, which may include, but are not limited to, physical and virtual access controls and access rights management, supervisory controls and other monitoring and reviews, as allowed by law, and emergency and business continuity management.
- For purposes of health and safety, for example, of our staff, visitors, clients, and premises and to address public health concerns.
- To further support company objectives and initiatives of corporate social responsibility, for example diversity and inclusion programs, including through internal and external reporting.
- To determine whether a candidate should be offered work or an engagement.
- To comply with regulatory and legal obligations such as (i) identity checks and fraud and financial crime and market abuse prevention or detection; (ii) to fulfill control and reporting obligations under applicable financial regulations, including securities regulations; (iii) to fulfill requirements related to our licenses and regulatory permissions; (iv) to comply with investor protection or conduct of business regulation (such as carrying out suitability or appropriateness assessments); (v) to comply with regulatory record keeping obligations; and (vi) to comply with regulatory obligations in relation to measuring and managing risks within the UBS organization.
- To fulfill our contractual obligations with you.
- For internal research for technological development and demonstration.
- To detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity, and prosecute those responsible for that activity.
- To identify and repair errors that impair existing or intended functionality.
- To verify or maintain the quality or safety of a service or device that is owned by, manufactured for, or controlled by the business, and to improve, upgrade, or enhance the service or device.
- To process your requests, purchases, transactions, and payments and prevent transactional fraud.
- To provide you with support and to respond to your inquiries, including investigating and addressing your concerns, as well as monitoring and improving our responses to your inquiries.
- To personalize your website experience and to deliver content and product and service offerings relevant to your interests, including targeted offers and ads through our website, third-party sites, and via email or text message (with your consent, where required by law).
- To develop and further our business and business relationships and keep our clients and other stakeholders satisfied.
- To protect our businesses and the integrity of the financial markets.
- For the legitimate interest pursued by us or a third party in the context of mergers, acquisitions and re-organizations, including by providing information to future purchasers or transferees.

(iv) We may have disclosed personal information with the following categories of third parties:

- Third parties that conduct background screenings and other verification services.
- Third-party search firms, recruiters and recruiting firms, and outplacement and career transition firms.
- Professional advisors, including law firms, accountants, auditors, and tax authorities.
- Third-party vendors and service providers that provide goods or services to us, including technology products and services, and other individuals and entities that do business with us.
- Public and governmental entities and institutions, including regulatory, quasi-regulatory, tax and other authorities, law enforcement agencies, courts, arbitration bodies, and fraud prevention agencies.
- Other entities and individuals that are part of the UBS Group.
- Any people or companies when required in connection with potential or actual corporate restructuring, merger, acquisition, or takeover, including any transfer or potential transfer of any of our rights or duties under our agreement with you.

Annex K

General Business to Business Contacts

In the lists below we set forth, for the preceding twelve (12) months, (i) the categories of personal information and sensitive personal information which may have been collected, (ii) the categories of sources from which the information may have been collected, (iii) the business or commercial purposes for which the information may have been collected, and (iv) the categories of third parties with whom we may have shared the information, respectively. Depending on your relationship with us, some of the items below may not apply to you. We do not collect your sensitive personal data without your express consent.

(i) Categories of personal information

- Identifiers (such as real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, or other similar identifiers).
- Any categories of personal information described in Cal. Civ. Code § 1798.80(e) (such as name, signature, social security number, address, telephone number, passport number, identification card information, insurance policy number, bank account number, credit or debit card number, any other financial information, or medical information).
- Commercial information (such as property, products, or services purchased or considered or other purchasing or consuming histories or tendencies).
- Internet or other electronic network activity information (such as browsing history, search history, and information regarding interactions with a website). *
- Geolocation data.*
- Non-public education information (per the Family Educational Rights and Privacy Act (20 U.S.C. Section 1232g; 34 C.F.R. Part 99)) (such as details about your education and qualifications).
- Professional or employment-related information.
- Inferences drawn from any of the above.

* For more information about our use of third-party tracking technologies, please see our global "Privacy and Cookie Policy" located here: <https://www.credit-suisse.com/us/en/legal/cookie-policy.html>.

** We do not collect this type of information.

Categories of sensitive personal information:

- Personal information that reveals a consumer's social security, driver's license, state identification card, or passport number (to the extent you provide to us, e.g., to verify your identity while visiting our offices or attending an event)
- Personal information that reveals a consumer's account log-in, financial account, debit card, or credit card number in combination with any required security or access code, password, or credentials allowing access to an account. (to the extent you provide to us, e.g., to register for an event)
- Personal information that reveals a consumer's precise geolocation (i.e., within a radius of 1,850 feet).
- Personal information that reveals the contents of a consumer's mail, email, and text messages unless the business is the intended recipient of the communication.
- Personal information that reveals a consumer's racial or ethnic origin, religious or philosophical beliefs, or union membership. (to the extent you provide to us, e.g., meal preferences)
- Personal information collected and analyzed concerning a consumer's health (to the extent you provide to us, e.g., meal preferences or disability accommodations).

- (ii) Personal information may have been collected from the following categories of sources:**
- We process personal data about you that we obtain from you in the context of our business relationship with you and/or your organization.
 - We process personal data about you that we obtain from monitoring & surveillance (e.g., recording of telephone calls, monitoring e-mails, UBS office surveillance footage).
 - We also process personal data about you that we obtain from news (e.g., trade press or paid for content) and publicly-accessible sources (e.g., public websites & social media sites)
- (iii) Collected personal information may have been used for the following business and commercial purposes:**
- To communicate, interact and form relationships with you.
 - To fulfill legal or regulatory obligations.
 - To further our global compliance, risk, and security programs.
 - To complete activities necessary to conduct our global business and infrastructure.
 - To invite you to CS events and programs.
 - For the legitimate interest pursued by us or a third party in the context of mergers, acquisitions and re-organizations, including by providing information to future purchasers or transferees.
- (iv) We may have disclosed personal information with the following categories of third parties:**
- Our global CS affiliates, counterparties, corporates and service providers.
 - Regulators and other governmental bodies.
 - Third parties facilitating or participating in CS events or programs.
 - Potential buyers in a potential M&A transaction.
 - Anyone you have consented for us to share your personal data.