



California Consumer Privacy Act Annual Notice California Resident Clients (“CCPA Notice”)

Last Updated: January 2021

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

Please note that this CCPA Notice applies only to clients that are California residents. 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) previously provided to you (“Point of Collection Notice”). In the event that the rights enumerated under a Point of Collection Notice conflict with those of the CCPA Notice, the more protective terms shall apply.

This CCPA Notice is effective January 1, 2021. 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... directly or indirectly, with a particular consumer or household.” Credit Suisse clients that are California residents are “consumers” under the CCPA and, therefore, their personal information is covered by the CCPA. Under the CCPA, certain information types are exempted from the definition of “personal information” and which are, therefore, not covered by this CCPA Notice. Exempted “personal information” includes:

- (1) “business-to-business” (B2B) personal information (meaning information of a natural person acting as an employee, owner, director, officer, or contractor of a business and whose information is shared in that capacity solely for purposes of conducting due diligence or providing or receiving a product or service);
- (2) personal information about a natural person in the context of his/her role as an employee or independent contractor of a business (or an applicant for such a role);
- (3) emergency contact information for an employee or independent contractor of a business (or an applicant for such a role) if used solely to have an emergency contact on file; and
- (4) personal information that is necessary for, and used only for, a business to provide benefits to a person that is related to an employee or independent contractor of a business (or an applicant for such a role).

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(b) and California Attorney General Regulations § 999.305 at or before the point of collection through the provision of the Point of Collection Notice (as defined above), which provides 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 the CCPA and regulations of the California Attorney General, including §999.308.

1. Right to know about your personal information

This CCPA Notice describes what personal information of California residents we may collect 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.

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. If we deny your request, we will explain why.

2. Our Personal Information Handling Practices in 2020

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 the type of services that we provide to you. Please refer to the applicable charts in the attached Annexes for information about the collection and use of personal information associated with the particular services being provided to you.

3. Disclosures of personal information; No sale

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.

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 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. If we deny your request in whole or in part, we will explain why.

5. Right to opt-out of the sale of personal information

Under the CCPA, you have the right to opt-out of the sale of your personal information by a business. However, we do not sell your personal information.

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

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

7. 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.

8. 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.

9. 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 Credit Suisse Affiliates

C. Suisse Asesoria Mexico, S.A. de C.V.
Credit Suisse (Hong Kong) Limited
Credit Suisse (Italy) S.p.A.
Credit Suisse (Lebanon) Finance S.A.L
Credit Suisse (Lie) Funds SICAV
Credit Suisse (Luxembourg) S.A.
CREDIT SUISSE (LUXEMBOURG) S.A. - SUCURSAL EM PORTUGAL
Credit Suisse (Luxembourg) S.A. Zweigniederlassung Österreich
Credit Suisse (Luxembourg) S.A., France Branch
Credit Suisse (Luxembourg) S.A., Ireland Branch
Credit Suisse (Luxembourg) S.A., Netherlands Branch
Credit Suisse (Qatar) LLC
Credit Suisse (Schweiz) AG
Credit Suisse (Singapore) Limited
Credit Suisse (UK) Limited
Credit Suisse AG
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 Agencia de Valores (Chile) Limitada
Credit Suisse Asesoramiento y Servicios S.A.
Credit Suisse Asset Management, LLC
Credit Suisse Asset Management (UK) Holding Limited
Credit Suisse Asset Management Immobilien Kapitalanlagegesellschaft mbH
Credit Suisse Asset Management International Holding Ltd
Credit Suisse Consultoria de Investimentos Ltda.
Credit Suisse Equities (Australia) Limited
Credit Suisse Financial Services (Israel) Ltd.
Credit Suisse Gestion S.G.I.I.C., S.A.
Credit Suisse Hank Holdings LLC
Credit Suisse Insurance Broker AG
Credit Suisse InvestLab 2 AG
Credit Suisse Investment Management (Shanghai) Co., Ltd.
Credit Suisse Life & Pensions AG
Credit Suisse Life & Pensions AG, Italy Branch
Credit Suisse Life (Bermuda) Ltd.
Credit Suisse Nominees (Guernsey) Limited
Credit Suisse Saudi Arabia
Credit Suisse Securities (Europe) Ltd, Seoul Branch
Credit Suisse Securities (Japan) Limited
Credit Suisse Securities (Thailand) Limited
Credit Suisse Securities (USA) LLC
Credit Suisse/Solargenix SPV, LLC
CSAM Americas Holding Corp.
CSFB Canada Holding Corporation
CST Pensions Limited
Merban Equity AG
SCALE Aviation Management DAC.

Annex A – CCPA Notice Supplement for Asset Management Clients

In the tables below we set forth, for the preceding twelve (12) months, (i) the categories of 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 Credit Suisse, some of the items below may not apply to you.

(i) Categories of personal information:

Identifiers (such as, for example, 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, for example, 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, for example, age, gender, military or veteran status, marital status, health or disability status, and citizenship).
Commercial information (such as, for example, property, products, or services purchased or considered or other purchasing or consuming histories or tendencies).
Internet or other electronic network activity information (such as, for example, browsing history, search history, and information regarding interactions with a website). *
Geolocation data. *
Sensory information (such as, for example, 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, for example, details about your education and qualifications).
Inferences drawn from any of the above.
Biometric information. +

* 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>.

+ Credit Suisse does 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 Credit Suisse 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 conduct risk management.
To verify your identify 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.

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

Fund managers, brokers, sponsors and market makers, registrars, and listing agents.
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 B – CCPA Notice Supplement for International Wealth Management Clients

In the tables below we set forth, for the preceding twelve (12) months, (i) the categories of 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 Credit Suisse, some of the items below may not apply to you.

(i) Categories of personal information:

Identifiers (such as, for example, 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, for example, 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, for example, age, gender, military or veteran status, marital status, health or disability status, and citizenship).
Commercial information (such as, for example, property, products, or services purchased or considered or other purchasing or consuming histories or tendencies).
Internet or other electronic network activity information (such as, for example, browsing history, search history, and information regarding interactions with a website). *
Geolocation data. *
Sensory information (such as, for example, 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, for example, details about your education and qualifications).
Inferences drawn from any of the above.
Biometric information. +

* 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>.

+ Credit Suisse does 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 Credit Suisse 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 fulfil control and reporting obligations under applicable financial regulations, including securities regulations.
To fulfil 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 Credit Suisse 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 Credit Suisse 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 Credit Suisse 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 Credit Suisse organization.
To review and optimize procedures for needs assessment for the purpose of direct client discussions.

For marketing or market and opinion research.
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 Credit Suisse 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 Credit Suisse 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 Credit Suisse 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 Credit Suisse'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).

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

Members of the Credit Suisse organization.
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 Credit Suisse 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 Clients

In the tables below we set forth, for the preceding twelve (12) months, (i) the categories of 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 Credit Suisse, some of the items below may not apply to you.

(i) Categories of personal information:

Identifiers (such as, for example, 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, for example, 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, for example, age, gender, military or veteran status, marital status, health or disability status, and citizenship).
Commercial information (such as, for example, property, products, or services purchased or considered or other purchasing or consuming histories or tendencies).
Internet or other electronic network activity information (such as, for example, browsing history, search history, and information regarding interactions with a website). *
Geolocation data. *
Sensory information (such as, for example, 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, for example, details about your education and qualifications).
Inferences drawn from any of the above.
Biometric information. +

* 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>.

+ Credit Suisse does 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 Credit Suisse 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 Credit Suisse 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 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 Credit Suisse organization.

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

Entities or agents within the Credit Suisse 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 Credit Suisse 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.

Annex D – CCPA Notice Supplement for Swiss Universal Bank Clients

In the tables below we set forth, for the preceding twelve (12) months, (i) the categories of 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 Credit Suisse, some of the items below may not apply to you.

(i) Categories of personal information:

Identifiers (such as, for example, 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, for example, 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, for example, age, gender, military or veteran status, marital status, health or disability status, and citizenship).
Commercial information (such as, for example, property, products, or services purchased or considered or other purchasing or consuming histories or tendencies).
Internet or other electronic network activity information (such as, for example, browsing history, search history, and information regarding interactions with a website). *
Geolocation data. *
Sensory information (such as, for example, 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, for example, details about your education and qualifications).
Inferences drawn from any of the above.
Biometric information. +

* 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>.

+ Credit Suisse does 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 Credit Suisse 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 Credit Suisse 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 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 Credit Suisse organization.

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

Entities or agents within the Credit Suisse 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 Credit Suisse 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.

Annex E – CCPA Notice Supplement for UHNW Individual Clients

In the tables below we set forth, for the preceding twelve (12) months, (i) the categories of 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 Credit Suisse, some of the items below may not apply to you.

(i) Categories of personal information:

Identifiers (such as, for example, 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, for example, 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, for example, age, gender, military or veteran status, marital status, health or disability status, and citizenship).
Commercial information (such as, for example, property, products, or services purchased or considered or other purchasing or consuming histories or tendencies).
Internet or other electronic network activity information (such as, for example, browsing history, search history, and information regarding interactions with a website). *
Geolocation data. *
Sensory information (such as, for example, 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, for example, details about your education and qualifications).
Inferences drawn from any of the above.
Biometric information. +

* 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>.

+ Credit Suisse does 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 Credit Suisse 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 have entered into with you.
To comply with a legal or regulatory obligation.
To pursue our legitimate business interests.
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.
For risk management.
To verify your identify and whether you are a politically exposed person (PEP) in accordance with our legal obligations.

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

Fund managers, brokers, sponsors and market makers, registrars, and listing agents.
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 instruct us to share your information.