



California Consumer Privacy Act Annual Notice

HR Candidate Supplement for California Residents (“CCPA Notice”)

Last Updated: December 20, 2019

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

Please note that this CCPA Notice applies to Credit Suisse Candidates who are California Residents. The information and rights enumerated under this CCPA Notice is in addition to, and does not replace the information and rights under, the “Data Protection Information for Candidates” policy located here: <https://www.credit-suisse.com/careers/en.html> or any other privacy statement, policy, agreement, or other document relating to your candidacy (“Existing Notices”). To the extent that the rights enumerated under the Existing Notices conflict with those of this CCPA Notice, the more protective terms shall apply.

This CCPA Notice is effective January 1, 2020. You can download a PDF version here: <https://www.credit-suisse.com/careers/en.html>.

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

California residents are protected as "consumers" by the CCPA with respect to their personal information.

A number of statutory exceptions apply under the CCPA and to this CCPA Notice, including the following:

- (1) personal information reflecting a written or verbal communication or a transaction between the business and the consumer, where the consumer is a natural person who is acting as an employee, owner, director, officer, or contractor of a company, partnership, sole proprietorship, non-profit, or government agency and whose communications or transaction with the business occur solely within the context of the business conducting due diligence regarding, or providing or receiving a product or service to or from such company, partnership, sole proprietorship, non-profit, or government agency;
- (2) personal information that is collected by a business about a natural person in the course of the natural person acting as a job applicant to, an employee of, owner of, director of, officer of, medical staff member of, or contractor of that business to the extent that the natural person’s personal information is collected and used by the business solely within the context of the natural person’s role or former role as a job applicant to, an employee of, owner of, director of, officer of, medical staff member of, or a contractor of that business;
- (3) personal information that is collected by a business that is emergency contact information of the natural person acting as a job applicant to, an employee of, owner of, director of, officer of, medical staff member of, or contractor of that business to the extent that the personal information is collected and used solely within the context of having an emergency contact on file;
- (4) personal information that is necessary for the business to retain to administer benefits for another natural person relating to the natural person acting as a job applicant to, an employee of, owner of, director of, officer of, medical staff member of, or contractor of that business to the extent that the personal information is collected and used solely within the context of administering those benefits.

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

Consumers who have a visual disability may be able to use a screen reader or other text-to-speech or text-to-Braille tool to review the contents of this 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 our Credit Suisse Candidate Privacy Notice at the Point of Collection California Supplement for California Residents or such other privacy statement, policy, agreement, or document that may be applicable, which describes the categories of personal information we collect and the purposes of such collection.

IV. CCPA Privacy Policy (CCPA Notice)

Beyond the disclosures in the preceding "Notice At Collection" segment, we are providing additional notice about consumer rights and our personal information handling practices in the preceding twelve (12) months, as required by the CCPA and regulations of the California Attorney General, including §999.308 (Privacy Policy).

1. Right to Know About Personal Information Collected, Disclosed, or Sold

This CCPA Notice describes the personal information we generally collect, use, disclose, and sell about California residents. You have the right to request that we disclose what personal information we collect, use, disclose, and sell about you specifically ("right to know"). To submit a request to exercise the right to know, please call our toll-free phone number +1 (800) 720-3452 or submit an email request to us.data-protection@credit-suisse.com and include "California Request to Know" in the subject line. Please specify in your request 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 at issue. We will respond to your request in accordance with the CCPA. If we deny requests, we will explain why.

2. Our Personal Information Handling Practices in 2019

We have set out below the categories of personal information we may have collected about California residents in the preceding twelve (12) months and, for each category of personal information that may have been collected, the categories of sources from which that information may have been collected, the business or commercial purposes for which the information may have been collected, and the categories of third parties with whom we may have shared the personal information.

Category of personal information	We collected such personal use for the following business or commercial purposes:	We have collected such personal information from the following categories of sources:	We shared such personal information with the following categories of third parties:
Identifiers such as a real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, social security number, driver's license number, passport number, or other similar identifiers.	<ul style="list-style-type: none"> -Undertaking internal research for technological development and demonstration. -Detecting security incidents, protecting against malicious, deceptive, fraudulent, or illegal activity, and prosecuting those responsible for that activity. -Debugging to identify and repair errors 	Directly from the Data Subject or its representatives, Indirectly from the Data Subject, From another party (such as Background screening and verification including education,	Third Party Benefits Providers, third Party Payroll Provider, third party Background Screening, third Party Search Firms submit candidate information to us, third Party Recruiting Vendors, third Party travel agencies and associated travel providers, Outplacement

<p>Any categories of personal information described in subdivision (e) of Section 1798.80: “Personal information” means any information that identifies, relates to, describes, or is capable of being associated with, a particular individual, including, but not limited to, his or her name, signature, social security number, physical characteristics or description, address, telephone number, passport number, driver’s license or state identification card number, insurance policy number, education, employment, employment history, bank account number, credit card number, debit card number, or any other financial information, medical information, or health insurance information. “Personal information” does not include publicly available information that is lawfully made available to the general public from federal, state, or local government records.</p>	<p>that impair existing intended functionality.</p> <ul style="list-style-type: none"> -Undertaking activities to verify or maintain the quality or safety of a service or device that is owned, manufactured, manufactured for, or controlled by the business, and to improve, upgrade, or enhance the service or device that is owned, manufactured, manufactured for, or controlled by the business. -Performing services on behalf of the business or service provider, including maintaining or servicing accounts, providing customer service, processing or fulfilling orders and transactions, verifying customer information, processing payments, providing financing, providing advertising or marketing services, providing analytic services, or providing similar services on behalf of the business or service provider. -To fulfill the purpose by which the data subject provided the information to Credit Suisse. -To provide you with support and to respond to your inquiries, including to investigate and address your concerns and monitor and improve our responses. 	<p>past employment, criminal background, references, recruiters credit history or E-verify), and from a public source (i.e. the internet or public records).</p>	<p>firms/Career Transition, third party Legal Counsel, public entities and institutions (e.g. regulatory, quasi-regulatory, tax or other authorities, law enforcement agencies, courts, arbitrational bodies, fraud prevention agencies), professional advisors including law firms, accountants, auditors, insurers, and tax advisors.</p>
<p>Characteristics of protected classifications under California or federal law, including age (40 years or older), race, color, ancestry, national origin, citizenship, religion or creed, marital status, medical condition, physical or mental disability, sex (including gender, gender identity, gender expression, pregnancy or childbirth, and related medical conditions), sexual orientation, veteran or military status, genetic information (including familial genetic information).</p>	<ul style="list-style-type: none"> -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 comply with regulatory and legal obligations such as (i) identity checks, fraud and financial crime and market abuse prevention or detection; (ii) fulfilling control and reporting obligations under applicable financial regulations, including securities regulations; (iii) fulfilling requirements related to our licenses and regulatory permissions; (iv) complying with investor protection or conduct of business regulation (such as carrying out suitability or appropriateness 		
<p>Biometric information.</p>			
<p>Audio, electronic, visual, thermal, olfactory, or similar information.</p>			

Professional or employment-related information.	assessments); (v) complying with regulatory record keeping obligations; and (vi) complying with regulatory obligations in relation to measuring and managing risks within the Credit Suisse organization. -As described to you when collecting your personal information or as otherwise set forth in the CCPA. -To attract, maintain, motivate and administer the employment relationship of Credit Suisse staff, including, but not limited to the following: recruitment, compensation and payroll, succession planning and management, reorganization, performance assessment, promotion and career management, training and development, employee benefits administration, pension plan administration, compliance with applicable legal and regulatory requirements, and communication with staff. -To assess if a potential candidate should be hired.		
Education information, defined as information that is not publicly available personally identifiable information as defined in the Family Educational Rights and Privacy Act (20 U.S.C. section 1232g, 34 C.F.R. Part 99).			
Inferences drawn from any of the information identified in this subdivision to create a profile about a consumer reflecting the consumer's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.			
Commercial information, including records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.	Credit Suisse does not collect this category of information.		
Internet or other electronic network activity information, including, but not limited to, browsing history, search history, and information regarding a consumer's interaction with an Internet Web site, application, or advertisement.	Please see our California Consumer Privacy Act Annual Notice California Resident Web-Users located at https://www.credit-suisse.com/us/en/legal/privacy-statement.html for more information		
Geolocation data.			

3. Disclosures of Personal Information, No Sale

Over the preceding twelve (12) months, we disclosed certain categories of California residents' personal information to the categories of third parties as shown in the table above. We do not and will 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 our toll-free phone number +1 (800) 720-3452 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 about you that you would like to have deleted, which can be all of your personal information as required by the CCPA.

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 will 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, we will explain why.

5. Right to Opt-Out of the Sale of Personal Information

You have the right to opt-out of the sale of your personal information by a business. We do not, and will not, sell your personal information.

6. Right to Non-Discrimination for the Exercise of a Consumer’s Privacy Rights

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

7. Authorized Agent

You can 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, please have the authorized agent take the following steps in addition to the steps described in Sections 2 and 3 above:

- Mail your written declaration authorizing the authorized agent to act on your behalf, certified by a California notary public, to us.data-protection@credit-suisse.com; and
- Provide any information we request in our response to your email to verify your identity. 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.

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 these steps and we will respond to any request from such authorized agent in accordance with the CCPA.

8. 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
Five Canada Square
London, E14 5AQ, United Kingdom

Appendix 1 – List of Applicable Credit Suisse Affiliates

Credit Suisse Securities (USA) LLC
Credit Suisse Services (USA) LLC
Credit Suisse Asset Management, LLC
Credit Suisse (USA), Inc.
Credit Suisse AG, New York Branch
Credit Suisse Loan Funding LLC
Credit Suisse Labs GmbH, San Francisco Branch
Credit Suisse Holdings (USA), Inc.