

## FACTS

### WHAT DOES CREDIT SUISSE DO WITH YOUR PERSONAL INFORMATION?

#### Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

#### What?

The types of personal information we collect and share depend on the product or service you receive from us. This information may include:

- Social Security number and income
- Account and application information, account balances, and transaction history
- Assets, investment experience, and risk tolerance

When you are *no longer* our customer, we may continue to share your information as described in this notice.

#### How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information, the reasons Credit Suisse chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does Credit Suisse share?	Can you limit this sharing?
<b>For our everyday business purposes —</b> such as to process your transactions, maintain your account(s), and where applicable, respond to court orders and legal investigations or report to credit bureaus	Yes	No
<b>For our marketing purposes —</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Not without your consent	Yes
<b>For our affiliates' everyday business purposes —</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes —</b> information about your creditworthiness	Not without your consent	Yes
<b>For our affiliates to market to you</b>	Not without your consent	Yes
<b>For nonaffiliates to market to you</b>	No	We Do Not Share

#### Questions?

Call your Relationship Manager.

#### California Residents

For California residents: for additional information, please see our other applicable privacy notice entitled the "California Consumer Privacy Act Annual Notice - California Resident Clients" online at: <https://www.credit-suisse.com/us/en/legal/privacy-statement.html> or contact us at: [us.data-protection@credit-suisse.com](mailto:us.data-protection@credit-suisse.com).

## Who we are

### Who is providing this notice?

Credit Suisse Securities (USA) LLC      Credit Suisse Capital LLC  
 Credit Suisse AG, New York Branch      Credit Suisse International  
 Credit Suisse Securities (Europe) Limited

Separate policies may apply to customers of certain other Credit Suisse entities, such as Credit Suisse Asset Management, LLC.

## What we do

### How does Credit Suisse protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with applicable law. These measures include computer safeguards and secured files and buildings. We restrict access to your personal information to those employees and agents who need to know that information to provide products or services to you.

### How does Credit Suisse collect my personal information?

We collect your personal information, for example, when you

- open an account
- seek advice about your investments
- direct us to buy or sell securities
- give us your contact information or your income information

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

### Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes —with respect to information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

## Definitions

### Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include companies with a Credit Suisse or DLJ name and certain other financial companies such as Select Portfolio Servicing, Inc.*

### Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Nonaffiliates we share with may include clearing brokers, custodians, accountants, auditors, and attorneys.*

### Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners may include insurance companies and investment managers. We will get your consent prior to disclosing your personal information under a joint marketing agreement.*

## Other important information

Credit Suisse reserves the right to disclose information about you to federal, state, and international governmental entities, regulatory authorities, and self-regulatory organizations in connection with court orders or other similar legal processes and as otherwise required by applicable law.