PRIVACY POLICY AND TERMS OF USE OF BANK-NOW LTD. FOR VISITING THE PUBLIC AREA OF THE WEBSITE

A. PRIVACY POLICY

1. What is the purpose of this Privacy Policy?

The purpose of this Privacy Policy ("**Privacy Policy**") is to provide you, as a visitor to the public area of our website, with transparent information about our data processing activities and to inform you about our mutual rights and obligations in connection with data protection. We will inform you about what data we collect about you, why we process it, and with whom we share it. Furthermore, we will provide you with the information you need to exercise your rights under the applicable data protection legislation.

2. What is the scope of this Privacy Policy?

This Privacy Policy applies to all data processing activities carried out in connection with your visit to public areas of our website insofar as such processing activities fall within the scope of the EU General Data Protection Regulation ("**GDPR**"). Where the Swiss Data Protection Act (Datenschutzgesetz; "**DSG**") is applicable, the following privacy policy applies: [https://www.bank-now.ch/en/privacy-statement-and-terms-conditions-website].

Information about the processing of your personal data as an applicant or client can be found in our privacy policy for applicants/clients [https://www.bank-now.ch/en/privacy-policy].

3. Who is responsible for data processing and who can you contact?

The following company is responsible for data processing in accordance with this Privacy Policy:

BANK-now Ltd.
Neugasse 18
8810 Horgen
Switzerland
datenschutz@bank-now.ch

If you have any questions about this Privacy Policy or about specific data processing activities, please contact us using the details given above.

In this Privacy Policy, the responsible party is referred to as "we" or "us."

We have introduced the following additional roles:

Data protection representative in accordance with Art. 27 GDPR:

Christophe Rapin SRL
Avenue Louise 367
1050 Ixelles
Belgium
c.rapin@avocat.be

Data Protection Officer according to articles 37 et seq. GDPR:

BANK-now AG
Data Protection Officer
Neugasse 18
8810 Horgen
Switzerland
datenschutz@bank-now.ch

4. From whom do we collect your personal data?

We process personal data that we receive from you in connection with the use of our website (e.g. when you submit a contact form) as well as data that our server logs automatically when you visit our website (e.g. IP address).

Please ensure that you disclose third-party data to us only if you have previously informed the relevant persons of the processing by making reference to this Privacy Policy.

5. What personal data do we process?

In particular, we process the following personal data:

(a) Personal details: If you use the contact form to contact us or if you subscribe to our newsletter, we collect the associated necessary information, such as details of your gender, first name and last name, home address, email address, IP address, telephone number, and details of your request/message. We generally retain data exchanged between you and us for at least ten years. As a rule, data associated with sending you a newsletter with your express consent is only retained until you withdraw your consent. The time frames may be longer if the data in question is required for evidentiary purposes or if the data needs to be retained for longer in order to comply with statutory or contractual requirements, or for technical reasons.

(b) Technical data: When you use our website, we collect the IP address of your end device and other technical data in order to ensure the functionality and security of the website. This data also includes logs that record the use of our systems. We generally retain technical data for three months. In order to ensure the functionality of our website, we may assign an individual code to your end device (e.g. cookies; see Section 8). The technical data itself cannot be used to infer your identify. However, in the context of subscriptions/registrations (e.g. to receive our newsletter), it is possible that this data may be linked to other data categories (and therefore potentially to you as an individual).

Technical data also includes information about the operating system of your end device, the date, region, and time of use, plus the type of browser you use to access our electronic offerings. This information can help us to deliver the correct formatting for the website or, for example, show you a website version that is customized for your region. Although the IP address gives us information about which provider you use to access our offerings (and therefore also the region you are in), it is not usually possible for us to derive your identity from the IP address. Other examples of technical data include system logs (e.g. logs of user logins to our website).

(c) Communication data: If you contact us via other channels, e.g. chat or email, we generally retain the data exchanged between you and us for at least ten years. This time frame may be longer

if the data in question is required for evidentiary purposes or if the data needs to be retained for longer in order to comply with statutory or contractual requirements, or for technical reasons.

(d) Behavior and preference data: In order to get to know you better and to better tailor our products, services, and offerings to you, we collect and use data about your behavior and preferences; this data is collected and used only with your express consent. We do this by assessing information regarding your behavior in our website area and emails and we may also supplement this information with data from third parties, including from sources in the public domain. Based on the information collected, we can, for example, calculate the likelihood that you will make use of certain services or behave in a certain way. We collect the data by logging your browsing behavior on our website. We anonymize or delete this data once it is no longer needed for the intended purpose; depending on the data type, this could be anything between up to 13 months (for tracking) and up to 24 months (for product and service preferences). This time frame may be longer if the data in question is required for evidentiary purposes or if the data needs to be retained for longer in order to comply with statutory or contractual requirements, or for technical reasons. See Section 8 for details of tracking on our website.

6. For what purposes do we process personal data?

We process your personal data for the following purposes (further information can be found in Sections 8 and 9):

(a) Enabling the use of our website and services;

(b) Running contests and raffles, as well as participation in events;

(c) Ensuring the availability, functionality, and security of our website;

(d) Communication with you (in particular reviewing and responding to requests);

(e) Address verification for applications (see Section 11);

(f) Sending you our newsletter if you subscribe;

(g) Online advertising and marketing (see also Section 8);

(h) Analysis and improvement of our website and services;

(i) Compliance with legislation and the protection of our rights;

(j) Training and development of our employees;

(k) Other purposes that are necessary in order to protect our legitimate interests.

7. On what basis do we process your data?

If we ask you for your consent for certain processing activities (e.g. for the processing of special categories of personal data and for marketing communications, for personalized motion profiles and for advertising management and behavior analysis on the website), we will inform you separately of the corresponding purposes of the processing. You can withdraw your consent at any time with future effect either by writing to us by post or by contacting us by email; our contact details can be found in Section 3. For details of how to withdraw your consent for online tracking, see Section 8. Once we have received notification that you wish to withdraw your consent, we will cease to process your data for the purposes to which you originally consented unless we have an alternative legal basis for continuing to process your data. The withdrawal of consent will not affect the legitimacy of processing carried out on the basis of consent before that consent was withdrawn.

Where we do not ask for your consent for processing activities, we base the processing of your personal data on the fact that the processing is necessary for the initiation or execution of a contract with you (or the entity you represent), or that we or third parties have a legitimate interest, in particular in order to pursue the purposes described in Section 6 above and their associated objectives, and to be able to implement appropriate measures. Our legitimate interests also include compliance with legal provisions, insofar as this is not already recognized as a legal basis by the applicable data protection law (e.g. in the case of GDPR, the law in the EEA and Switzerland). However, this also includes the marketing of our products and services, the interest of better understanding our markets, and the safe and efficient management and development of our company, including its operations.

If we receive special categories of personal data (e.g. health data, or data pertaining to political, religious, or ideological views), we may also process your data on the basis of other legal bases, e.g. in the event of disputes due to the necessity of processing for a potential lawsuit, or the enforcement or defense of legal claims. In individual cases, other legal grounds may apply, which we will communicate to you separately if necessary.

8. Cookies

We use various technology solutions on our website that allow us and third parties commissioned by us to recognize you when you use our website and in some instances to track your activity across multiple visits.

The primary aim is to ensure that we are able to distinguish access by you (via your system) from access by other users so that we can ensure the functionality of the website and carry out evaluations and personalization. We have no intention of determining your identity as a result of this tracking activity, even where it would be possible for us or a third party commissioned by us to do so by considering the tracking data in combination with registration data. Even without the use of registration data, however, the technology used is designed in such a way that you will be recognized as an individual visitor each time you visit the page; our server (or the servers of third parties) assign a specific identification number to you/your browser for this purpose (known as a cookie). Cookies are individual codes that our server or a server of one of our service providers or advertising partners transfers to your system when you connect to our website and that your system (browser, mobile) accepts and stores until the programmed expiration time. Each time you access the website, your system transfers these codes to our server or the third-party server, meaning that you will be recognized even if your identity is unknown.

Other technology such as fingerprinting or pixel tags may also be used to recognize you (i.e. distinguish you from other users) with a greater or lesser likelihood. Fingerprinting involves collecting properties about the configuration of your end device or browser in order to distinguish your end device from other devices. These properties might include the browser you use, the screen resolution, the language selection, and other information that your system communicates to each server. The combination of properties creates something approximating a unique fingerprint. Pixel tags are small images or instances of program code that are generally invisible and are loaded from a server; they transfer certain information to the server operator, e.g. about whether and when a website was visited. Whenever you access a server (e.g. when using a website or because a visible or invisible image has been integrated into an email), your visits can be tracked. If we integrate offerings from an advertising partner or analysis tool provider into our website, they can follow you in the same way, although you cannot be identified as an individual.

We use this kind of technology on our website and we allow specific third parties to do likewise. However, depending on the purpose of these technologies, we may ask for consent before they are used. You have the option to access your current settings via the button displayed at the bottom left of our website. You can revoke your consent at any time. You can program your browser to block or bypass specific cookies or alternative technology, or to delete existing cookies. You can also add a software extension to your browser that blocks tracking by specific third parties. Further information can be found in the help pages of your browser (usually under the keyword "data protection") or on the websites of the third parties, which we list below.

Cookies (including technology with comparable functions, such as fingerprinting) are categorized as follows:

(a) Necessary cookies: Some cookies are necessary for the functioning of the website or for certain features. For example, they ensure that location search tools work properly. They ensure that the server can save decisions you have made or input you have given when your session (i.e. your visit to the website) ends, if you have made use of such features (e.g. language preference). If you block these cookies, the website may not work. These cookies expire after up to 12 months.

(b) Tracking: In order to optimize our website and related offerings and to better tailor them to the needs of users, we use cookies to log and analyze the use of our website, in some instances even after a session ends. We do this by using third-party analysis services. The third parties are listed below. Tracking cookies expire after up to 13 months. Details can be found on the websites of the third parties.

(c) Personalization: These tracking technologies are designed to make our website as user friendly as possible. To this end, we log user requirements in order to display appropriate content according to their interests. Personalization cookies expire after up to 24 months.

(d) Advertising: We and our advertising partners have a vested interest in targeting advertising to specific groups, i.e. showing it only to those who have an interest in our offering, where possible. We have listed our advertising partners below. For this purpose, we and our advertising partners also use cookies to log the content that has been accessed. This allows us and our advertising partners to display advertisements that we believe will be of interest to you on our website and also on other websites that display advertising content from us and/or our advertising partners.

Depending on the situation, these cookies expire after somewhere between a few days and 13 months.

Necessary	**Product**	**Provider**	**Link to provider's privacy notice**
	CookieConsent	BANK-now	Privacy policy
Tracking	**Product**	**Provider**	**Link to provider's privacy notice**
	DoubleClick	Google	Privacy policy
	Google Analytics	Google	Privacy policy
	Google Tag Manager	Google	Privacy policy
	YouTube	Google	Privacy policy
	ClickDimensions	ClickDimensions	Privacy policy
Personalization	**Product**	**Provider**	**Link to provider's privacy notice**
	ClickDimensions	ClickDimensions	Privacy policy
Advertising	**Product**	**Provider**	**Link to provider's privacy notice**
	Facebook	Meta	Privacy policy
	Google AdSense (DoubleClick)	Google	Privacy policy
	Google Analytics	Google	Privacy policy
	DoubleClick	Google	Privacy policy
	YouTube	Google	Privacy policy
	Adtelligence	Adtelligence	Privacy policy
	ClickDimensions	ClickDimensions	Privacy policy
	Pinterest	Pinterest	Privacy policy
	TikTok	TikTok	Privacy policy

In addition to marketing cookies, we also use other technology to manage online advertising on other websites, thereby reducing waste coverage. Operators are not given access to the personal email addresses of people who are not already known to them. With known email addresses, however, they can establish that the people in question are in contact with us and what content they have accessed.

We may also include other third-party offerings on our website, in particular from social media providers. This content is disabled by default. As soon as you activate it (e.g. by clicking a button), the providers in question can establish that you are on our website. If you have an account with the social media provider, they can link this information with you and thus track your use of online offerings. These social media providers process the data under their own responsibility.

We currently use offerings from the following service providers and advertising partners (where they use data from you or cookies placed with you for advertising management):

(a) Google Analytics: Google Ireland (based in Ireland) is the provider of the Google Analytics service and acts as our processor. In this context, Google Ireland uses Google LLC (based in the US) as its processor (collectively: "Google"). Google uses tracking cookies and similar technologies (see above) to track the behavior of visitors to our website (duration, frequency of pages accessed, geographical origin of access, etc.) and, on this basis, creates reports for us on the use of our website. We have configured the service so that the IP addresses of Google visitors in Europe are truncated before being forwarded to the US and cannot be tracked. We have activated the "data transfer" and "signals" settings. Although we can make an assumption that the information we share with Google is not personal data for Google, it is possible that Google could use this data for its own purposes to draw conclusions about the identity of visitors, create personal profiles, and link this data to the Google accounts of the people in question. If you agree to the use of Google Analytics, you explicitly consent to such processing, which also allows the transfer of personal data (in particular usage data for the website, device information, and individual IDs) to the US and other countries. Information about data protection with Google Analytics can be found here: https://support.google.com/analytics/answer/6004245. If you have a Google account, you can find further information about Google's processing activities here: https://policies.google.com/technologies/partner-sites?hl=en.

(b) In addition to Google Analytics, we also use the other services of the Google Marketing Platform (Search Ads 360 [formerly Google AdWords] and the former DoubleClick) to create, manage, and optimize cross-search-engine campaigns, in particular to show you relevant and interesting ads. Collection and evaluation are being carried out on a pseudonymous basis. These services are provided by Google LLC, US, whereby Google Ireland Ltd. is to be qualified as controller. Cookies are stored on your end device for this purpose. The information generated is transferred by Google to a server in the US where it is evaluated and stored. Further information is available at: https://support.google.com/displayvideo/answer/7621162?hl=en. You can view the current profile established by Google at https://www.google.com/ads/preferences. It is also possible to edit the profile or disable certain profile functions on that website.

(c) Google Maps: This website uses the Google Maps map service. The provider is Google LLC, US. Using Google Maps, we can show you the locations of our branches and – if you consent to location services – suggest the nearest branch. In order for this integration to work, Google

stores data from you (search terms, IP address, latitude and longitude coordinates, start address if necessary when using the route function, etc.) and places at least one cookie in your browser that stores data about your user behavior. Google uses this data primarily to optimize its own services and to provide you with individual, personalized advertising. Your data may also be transferred to the US. The Google Maps privacy policy can be found here: https://policies.google.com/privacy?hl=en.

(d) Adtelligence Platform: This website uses the Adtelligence Platform software from ADTELLIGENCE GmbH (www.adtelligence.com). This is a target-group-specific targeting tool that is used to personalize our online business. Data of visitors to the website is collected for this purpose and assigned to specific target groups by means of cookies and tracking pixels. The target-group-specific characteristics are recorded by Adtelligence, transmitted to the system in anonymized form, and stored on servers in Germany. This data is then used to manage the pages or content that you see in order to present you with personalized and relevant website content. We will not pass on this information to third parties. If you wish to object to this data processing, you can opt out at the following link: https://adtelligence.com/en/opt-out/.

(e) Matomo: This website uses the open-source web analytics service Matomo (formerly called "Piwik") as a self-hosted system. Matomo uses cookies. To this end, the information generated by the cookie about the use of this website is stored on our Matomo server. The IP address is anonymized before it is saved. The information generated by the cookie about the use of this website will not be passed on to third parties. Further information is available at: https://matomo.org/100-data-ownership and https://matomo.org/gdpr-analytics.

(f) Facebook Pixel, Custom Audiences: This website uses the Facebook pixel from the social network Facebook, which is operated by Meta Platforms Ireland Ltd., Ireland. The Facebook Pixel allows Facebook to identify visitors to this website as the target audience for displaying ads ("Facebook Ads"). BANK-now therefore uses the Facebook Pixel to display Facebook ads from BANK-now only to those Facebook users who have also shown an interest in BANK-now's online offering or in certain features, e.g. specific topics or products that are defined on the basis of the websites visited ("Custom Audiences"). In using the Facebook Pixel, BANK-now also wants to ensure that Facebook ads correspond to the potential interests of users and are not irritating. The Facebook Pixel also helps BANK-now track the effectiveness of Facebook ads for statistical and market research purposes by checking whether users have been redirected to BANK-now's website after clicking a Facebook ad. The Facebook Pixel is integrated directly by Facebook when you access BANK-now websites and may store a cookie on your device. If you subsequently log in to Facebook or visit Facebook while logged in, your visit to the BANK-now website will be recorded in your profile. The data collected about you is anonymous to BANK-now, so no conclusions can be drawn about your identity using this data. However, Facebook does store and process the data, so it may be linked to the user's profile and used by Facebook for its own market research and advertising purposes. This information (including your IP address) is transferred by your browser directly to a Facebook server in the US and stored there. Facebook's data processing activities are governed by Facebook's privacy policy: https://www.facebook.com/privacy/policy. Specific information and details about the Facebook Pixel and how it works can be found in the Facebook Help Center: https://www.facebook.com/business/help/742478679120153?id=1205376682832142. You may object to the collection of data by the Facebook pixel and to the use of your data for displaying Facebook

ads. You can control the types of ads you see within Facebook by going to the page that Facebook has set up and following the guidance on usage-based ad settings.

We are jointly responsible alongside Facebook for the exchange of data collected or received by Facebook via the Pixel or similar functions, for displaying advertising information that is aligned with your interests, improving ad delivery, and personalizing features and content. This responsibility does not extend to further processing. Our responsibilities regarding data protection are governed in accordance with the information at www.facebook.com/legal/terms/page_controller_addendum. You can therefore send requests for the disclosure of information and other requests in your capacity as a data subject in connection with our shared responsibility directly to Facebook.

(g) TikTok Pixel: This website uses "TikTok Pixel" from the social network TikTok, which is operated by TikTok Technology Limited, 10 Earlsfort Terrace, Dublin, D02 T380, Ireland ("TikTok"). TikTok Pixel allows TikTok to identify visitors to this website as the target audience for displaying ads ("TikTok ads"). BANK-now therefore uses TikTok Pixel to display TikTok ads from BANK-now only to those TikTok users who have also shown an interest in BANK-now's online offering or who display certain features (e.g. an interest in specific topics or products that are defined on the basis of the websites visited) that we transmit to TikTok ("Custom Audiences"). In using TikTok Pixel, BANK-now also wants to ensure that TikTok ads correspond to the potential interests of users and are not irritating. TikTok Pixel also helps BANK-now track the effectiveness of TikTok ads for statistical and market research purposes by checking whether users have been redirected to BANK-now's website after clicking a TikTok ad. When you visit the BANK-now website, TikTok Pixel establishes a direct connection between your browser and the TikTok server. If you are a TikTok member and are logged into your TikTok account while visiting the BANK-now website, the data collected by TikTok Pixel will be linked to your TikTok account. TikTok receives the information that you have visited this website with your IP address. This allows TikTok to assign the visit to this website to your user account. We would like to point out that as providers of the website we are not informed of the information that is communicated to TikTok and how TikTok uses it. Further information can be found in TikTok's Privacy Policy. If you do not wish data to be collected, you can deactivate tracking in TikTok. Further information on how TikTok processes personal data can be found here: https://www.tiktok.com/legal/page/eea/privacy-policy/en.

(h) Pinterest tag: This website uses the “Pinterest tag” of the social network Pinterest, operated by Pinterest Europe Ltd, Palmerston House, 2nd Floor, Fenian Street, Dublin 2, Ireland (“Pinterest”). With the help of this tool, Pinterest is able to identify visitors to our website as a target group for the display of personalized ads (so-called “Pinterest Ads”). BANK-now uses the Pinterest tag to ensure that only those Pinterest users who have shown an interest in our offers or who fall into suitable target groups based on certain characteristics – such as interests in certain topics or products (determined by websites visited) – see advertising from BANK-now (“Custom Audiences”). The Pinterest tag helps us to make our ads more relevant and avoid wasted coverage. It also enables us to better understand the effectiveness of our Pinterest campaigns for statistical and marketing purposes – for instance, whether users have performed a specific action on our website after clicking on a Pinterest ad. When you visit this website, a direct connection to the Pinterest servers is established via the Pinterest tag. If you are logged in to Pinterest during your visit to our website, Pinterest can assign the visit to your user account. We would like to point out that, as the provider of this website, we have no influence on the scope and

further use of the data collected by Pinterest. Further information on data collection and processing by Pinterest as well as your rights in this regard and setting options to protect your privacy can be found in the privacy policy of Pinterest: https://policy.pinterest.com/de/privacy-policy.

(i) ClickDimensions web tracking: This website uses the ClickDimensions marketing automation platform provided by ClickDimensions LLC, US. ClickDimensions allows us to analyze your visit to our website and your interactions with our web forms and our social media postings. The data evaluated by ClickDimensions on our behalf is imported into our client database (CRM). As part of the website analysis, ClickDimensions uses cookies that are stored on your computer. This enables us to evaluate user behavior on our website and to make our offering even more relevant using the statistics obtained. When you download images in a newsletter or any other kind of marketing email from BANK-now, or when you click a link in one of these emails, this is automatically logged via an email tracking service from ClickDimensions. The results of the tracking analysis are used to continuously improve our offerings. We have set ClickDimensions to transfer the information collected about your use of our website (e.g. the pages you have visited) to a ClickDimensions server in Europe (Netherlands), but we cannot exclude the possibility that data may also be disclosed to the US. ClickDimensions uses this information to evaluate your use of our website, to compile reports on website activity, and to provide us with other services related to website and internet usage. Further information about the processing of personal data by ClickDimensions can be found at: https://clickdimensions.com/about/privacy-policy. BANK-now wants to combine, analyze, and store the personal data collected about you from the contact forms and online forms and the anonymous data collected about your behavior on the website. This combination, analysis, and storage of your data will enable BANK-now to create a personalized client profile so that we can offer you specific advice and products tailored to your needs. BANK-now would also like to use your personalized client profile for marketing purposes. This enables us to offer you advice and products that are tailored even more precisely to your needs. If you do not consent to this combination, use, and storage of your data, you can enable your browser's private mode.

(j) Use of ClickDimensions for email marketing: If you are interested, you can subscribe to the newsletter via our website. To subscribe, you will be asked to enter personal information. This website uses an email marketing service provided by ClickDimensions LLC, US. To register for the newsletter and receive personalized delivery, you must provide your title, last name, first name, and email address. You complete the registration process by clicking a link in the confirmation email. Your data will be encrypted and transmitted to Azure, an EU-based cloud solution from Microsoft, where it will be temporarily stored. It will also be stored on a BANK-now Ltd. server. Further information about the processing of personal data by ClickDimensions can be found at: https://clickdimensions.com/about/privacy-policy. Each newsletter contains a link via which you can change your newsletter preferences or unsubscribe from the newsletter. You can also contact us directly for this purpose.

9. Data that we process on our social network pages

We may run pages and other online presences ("fan pages," "channels," "profiles," etc.) on social networks and other platforms operated by third parties via which we collect the data about you that is detailed in Section 5 and below. We receive this data from you and from the platforms when you contact us via our online presence (e.g. when you communicate with us, comment on our content, or visit our

online presence). The platforms also evaluate your use of our online presences and link this data to other data about you that is known to the platforms (e.g. your behavior and your preferences). They also process the data for their own purposes under their own responsibility, in particular for marketing and market research purposes (e.g. to personalize advertising) and to manage their platforms (e.g. what content they display to you).

We receive data about you when you communicate with us via online presences, view our content on the corresponding platforms, visit our online presences, or are active in your use of our online presences (e.g. when you publish content, submit comments). These platforms also collect technical data, registration data, communication data, and behavioral and preference data, etc. either from you or about you (see Section 5 for an explanation of these terms). These platforms also conduct regular statistical analyses of the way in which you interact with us, how you use our online presences, our content, or other parts of the platform (what you view, comment on, like, share, etc.) and link this data to other information about you (e.g. age, gender, and other demographic information). This allows them to create profiles about you and draw up statistics about the use of our online presences. They use this data and the profiles to show you personalized advertising and content on the platform from us or from other parties and to control the behavior of the platform. They also use the data for market research and user research and to provide us and other entities with information about you and the use of our online presence. We have partial control over the evaluations that these platforms create regarding the use of our online presences.

We process this data for the purposes outlined in Section 6, i.e. in particular for communication and marketing purposes (including advertising on these platforms) and for market research. Information about the relevant legal bases can be found in Section 7. We are entitled to share content published by you (e.g. comments on an announcement) – in our advertising material on the platform or elsewhere, for instance. We and the operators of the platforms may also delete or restrict content from or to you in accordance with the usage guidelines (e.g. inappropriate comments).

For further information about the processing activities of the platform operators, please refer to the privacy policies of the platforms. These policies also include details of the countries in which they process your data, what rights you have to access and deletion, and what other rights you have as a data subject, plus details of how you can exercise these rights or obtain further information. We currently use the following platforms:

(a) Facebook: We operate this site: https://www.facebook.com/banknow.ch. The controller for operation of the platform is Meta Platforms Ireland Ltd., Ireland. Details of its privacy policies are available at: www.facebook.com/policy. Some of your data will be transferred to the US. You have the right to decline advertising here: www.facebook.com/settings?tab=ads. The use of Page Insights results in statistics being generated about what visitors do on our site (comment on posts, share content, etc.). This is described at: www.facebook.com/legal/terms/information_about_page_insights_data. It helps us to understand how our website is used and how we can improve it. We receive only anonymous, aggregated data. We and Meta Platforms Ireland Ltd., Ireland, are jointly responsible with regard to the data collected and processed when

you visit our page for the creation of "Page Insights." Our responsibilities regarding data protection are governed in accordance with the information at www.facebook.com/legal/terms/page_controller_addendum.

(b) Instagram: We have a profile on Instagram at: www.instagram.com/banknow_ch. The provider is Meta Platforms Ireland Ltd., Ireland. Details of its privacy policy can be found at: https://help.instagram.com/519522125107875 . Some of your data will be transferred to the US. You have the right to decline advertising here: https://www.facebook.com/help/contact/1994830130782319. In the context of operating our Instagram profile, we use the Instagram Insights function to obtain statistical analyses in relation to users of our posts. Information about Instagram Insights can be found in the privacy policy and here: https://help.latest.instagram.com/788388387972460.

(c) YouTube: We use the YouTube platform to post our own videos and make them publicly accessible on our channel: https://www.youtube.com/@bank-now6368. The provider is Google LLC, , US. The privacy policy is available at: https://policies.google.com/privacy. Some of your data will be transferred to the US. You can decline the processing activities of YouTube via the settings for your Google account here: https://adssettings.google.com/authenticated. Further information about how to adjust your privacy settings can be found here: https://support.google.com/youtube/topic/9257518?hl=en&ref_topic=9257107. We use the YouTube analytics functions in connection with operating our YouTube account. The analytics functionality allows us to analyze use and create a statistical evaluation. Further information can be found in Google's privacy policy.

(d) Advertising partners Pinterest and TikTok: Our advertising partners only have access to data based on an identification number (cookie ID) and the data is used as follows:

- To provide you with more relevant and more useful ads;
- To limit the frequency with which a particular ad is displayed;
- To help us increase the effectiveness of our advertising campaigns and/or;
- To display BANK-now ads when you visit external websites with which we have marketing relationships. This information can be shared with providers and advertisers.

(e) Social media links: On some of our websites, we use buttons with which content can be shared on social media platforms. With privacy in mind, we have designed these buttons as linked icons so that no data is transferred to the provider in question unless you activate a button by clicking it. For more information about the nature and scope of the data transferred during this process, please refer to the information given by the providers in question on their websites.

10. Chat

For general requests, a chat function is available on our website as an alternative to obtaining information by telephone. The chat function is only for general information requests. BANK-now will therefore not answer any questions about the client relationship via the chat function and will not accept any orders relating to your business activities via this channel.

The messages exchanged via the chat function are transmitted via the internet in an encrypted format by an external service provider in Switzerland commissioned by BANK-now. During the chat, the messages are temporarily recorded in Switzerland by the service provider. Once the chat has ended, the external service provider deletes the messages and BANK-now stores the messages on its own server in Switzerland.

11. Address verification

Where necessary, we will check the address details you enter in contact forms and via application processes. To do this, we use a service provided by Post CH AG, Wankdorfallee 4, 3030 Bern, Switzerland, and transfer the data collected about you directly to this company. If the address data that you provided does not match the data stored there, we will provide you with a hit list before the application process is completed. Please confirm the correct address.

12. What rules apply to profiling?

We may automatically evaluate certain of your personal characteristics ("Profiling") for the purposes specified in Section 6 using your data (Section 5). We may do this if we wish to establish data regarding preferences, in order to identify potential misuse and potential security risks, in order to carry out statistical analysis, or for operational planning purposes. We may also create profiles for the same purposes, i.e. we may combine behavioral and preference data and the technical data associated with you in order to better understand you as an individual and your various interests and other characteristics. However, we can also create anonymous profiles and – with your consent – personalized movement profiles for you.

In both instances, we give due attention to the proportionality of the action and the reliability of the results, and take measures to prevent the misuse of these profiles or the profiling process. If this process has legal effects or poses significant disadvantages for you, we generally carry out a manual review.

13. To whom do we disclose your personal data?

We may transfer your personal data to data processors and to third parties. Such service providers generally process personal data on our behalf, acting as "processor." They are obligated to process personal data exclusively in accordance with our instructions and to take appropriate measures to ensure data security. Certain service providers are also jointly responsible with us. It is also possible that in certain individual circumstances we may share personal data with other third parties for their own purposes, e.g. if you have given us your consent or if we are legally obligated or entitled to share the data in this way. In these cases, the recipient of the data is considered under data protection law to be a data controller. With regard to bank client confidentiality, we may disclose information about you, provided that we are obligated to do so for legal reasons or that you have released us from bank client confidentiality. We would like to draw your attention in particular to the following data transfers:

(a) Advertising and marketing service providers (e.g. for sending messages and information);

(b) IT service providers (data storage and hosting, cloud services, sending email newsletters, chat, data analysis and enrichment, creators of usage statistics, etc.);

(c) Other service providers (e.g. for address verification; see Section 11);

(d) Contractors with whom we collaborate, plus other advertisers;

(e) Offices, courts, and other authorities in Switzerland and abroad (e.g. to law enforcement authorities if criminal offenses are suspected).

14. To which countries might we transfer your personal data?

Some of the recipients listed under Section 13 are located outside of Switzerland. Your personal data may therefore also be processed in the European Economic Area ("EEA"), but in particular in Germany, Ireland, and the US; in exceptional cases in any country in the world. If we transfer personal data to a country that does not provide an adequate level of data protection as defined by the GDPR, appropriate security measures will be taken to ensure that the data in question is adequately protected (in particular on the basis of standard contractual clauses), insofar as the recipient is not already subject to a legally recognized framework to ensure data protection and we cannot rely on an exception. An exception may apply in particular to legal proceedings abroad, as well as to overriding public interest or if execution of the contract requires such disclosure, where you have consented, or if the matter involves data that you have made generally available and you have not raised an objection to the processing of such data. Upon request, we will be happy to provide affected persons with information about any guarantees or provide a copy of guarantees. Standard contractual clauses include those that have been approved, issued, or recognized by the European Commission. An example of the standard contractual clauses we usually use can be found at: https://commission.europa.eu/publications/standard-contractual-clauses-international-transfers_en.

15. For how long will my data be stored?

We process and store your personal data for as long as is necessary to fulfill our contractual and legal obligations or according to the purpose of the respective data processing. Further information about the respective storage and processing durations can be found in the individual data categories in Section 5 or in the cookie categories in Section 8. If your personal data is no longer required for the specified purposes (see Section 6) and the applicable law does not provide for longer retention periods, the data will be deleted or anonymized.

16. Obligation to provide data

With the exception of certain individual cases, e.g. within the framework of binding protection concepts (legal obligations), you are not obligated to provide us with data. The processing of technical data is unavoidable when using our website. If you wish to gain access to certain systems or buildings, you must provide us with registration data. However, as a general rule you will always have the option to object or to decline to give consent for the collection of behavior and preference data.

17. What rights do I have?

You have the following rights under data protection legislation:

(a) **Right of access:** You have the right to be informed about the processing of your personal data by us.

(b) **Right to rectification in respect of incorrect or incomplete personal data**: You have the right to rectification if personal data that we hold about you is incorrect or incomplete.

(c) **Right to erasure and/or anonymization:** You have the right to ask us to erase or anonymize any personal data that we hold about you.

(d) **Right to restriction of processing**: You have the right to restrict the processing of your personal data.

(e) **Right to data portability:** You have the right to obtain a copy of your personal data for further use by another data controller.

(f) **Right to object and withdraw consent**: You have the right to object to the processing of your personal data by us and the right to withdraw any consent given at any time by means of written notification (by post) or, unless otherwise specified or agreed, by email to us (see Section *3*) with future effect. For details of how to withdraw your consent for online tracking, see Section 8.

If you wish to assert the above rights against us, please contact us in writing, visit us in a branch, or, unless otherwise stated or agreed, email us; our contact details can be found in Section 3. In order to prevent the misuse of these rights, we must be able to confirm your identity (e.g. via a copy of your ID document if no other means are possible).

Please note that these rights are subject to conditions, exceptions, and restrictions under applicable data protection law (e.g. to protect third parties or trade secrets). We will inform you accordingly where this is the case.

You also have the **right to contact the supervisory authority:** You have the right to report any violations of data protection legislation to the competent supervisory authority. A list of EEA authorities can be found at: https://edpb.europa.eu/about-edpb/about-edpb/members_en. The supervisory authority for the United Kingdom can be contacted at: https://ico.org.uk/global/contact-us/.

18. What technical and organizational measures do we take?

We ensure that both we and all persons (e.g. employees or contractors) who process personal data for us apply and implement risk-appropriate technical measures (use of passwords, encryption of sensitive

personal data, regular backups, use of secure networks, etc.) and organizational measures (access only when required, signing of confidentiality declarations by the persons, etc.).

19. Changes to this Privacy Policy

We may change this Privacy Policy at any time. The latest version of the Privacy Policy (which is published on the website) applies.

B. TERMS OF USE

1. Agreement

Persons who access the information published on the BANK-now Ltd. website on the world wide web (BANK-now website) confirm that they have understood and accept the following terms and conditions.

2. Addressees

The information on this website is not intended for distribution to or use by natural persons or legal entities who are citizens of or have their domicile or registered office in a country in which the distribution, publication, provision, or use of this information would violate applicable laws or regulations, or in which BANK-now is required to fulfill registration or authorization obligations.

3. Intellectual property rights

The entire contents of the BANK-now website are protected by copyright (all rights reserved). The elements contained on the website are freely usable solely for the purposes of browsing. If the user downloads software or other data from the BANK-now website or reproduces them in any other way, any rights of ownership remain with BANK-now. The reproduction, transmission (electronic or otherwise), modification, linking, or use, either in full or in part, of the BANK-now website for public or commercial purposes is forbidden without the prior written permission of BANK-now. All of the trademarks used on the BANK-now website belong to BANK-now or another company belonging to UBS Group.

4. No offer

The information published on the BANK-now website does not constitute an offer or recommendation to purchase or sell a (financial) product or to carry out other legal transactions; nor does it constitute an invitation to make an offer.

5. Data security, links, and liability

The internet is an open-access network. When a user visits the BANK-now website, third parties may be able to draw conclusions regarding an existing or future business relationship between the user and BANK-now.

The transmission of information via the internet may be subject to interference, delays, or errors in the supply of the data that are beyond the control of BANK-now and the relevant information providers. BANK-now and the relevant information providers are not liable for any damage or consequential loss resulting from such defects. BANK-now is also not liable for any loss or damage that the user may suffer

due to the use of this website or the information contained therein. The information on this website may be changed at any time and without special notice.

Activating certain links on the BANK-now website may cause the user to leave the BANK-now website. BANK-now has not checked the other sites that are linked with the BANK-now website and accepts no responsibility for their content or the products, services, and other offers available on such sites.

Written consent must always be obtained from BANK-now in advance before integrating a link to the BANK-now website into a third-party website.