

Julius Bär

Client Privacy Information

Bank Julius Baer & Co Ltd places great importance on its duties to use information it collects about you responsibly and to maintain its confidentiality. This means keeping information secure and using the information in line with the purpose for which it is collected.

As part of providing you our services and conducting business properly, we will be required to collect, record and use information about you ('personal data'), and share it within Julius Baer Group and with third parties where necessary.

Please find below general information with regards to personal data management and for further details, you can kindly contact your relationship manager or the Bank's Data Protection Officer (Singapore) at DPO.mailbox@juliusbaer.com.

1. What data is used by Julius Baer?

The Bank processes data that it receives from you and that it generates as part of the business relationship with you. This includes personal data, i.e. data that directly identifies you as a client (e.g. name, address, telephone number, etc.), or data that allows for identification when used in connection with other information (e.g. your bank account number). In addition to data that the Bank receives directly from you, it also obtains and processes data on you that is available in the public domain (e.g. the Internet, social media, debtor directories, land registers, trade and association registers, the media, etc.) or from other companies within the Julius Baer Group or authorised third parties.

The following personal data is processed:

- personal details (name, address and other contact data, date and place of birth, as well as nationality)
- identification data (e.g. identification documentation data) and authentication data (e.g. specimen signature)
- order data (e.g. payment orders)
- data arising from the fulfilment of obligations (e.g. data required for payment transactions)
- information regarding your financial situation (e.g. credit reports, scoring/rating data, origin of assets)
- as well as other comparable data in line with the criteria outlined above

2. For what purpose does the Bank use your data?

- a) For the fulfilment of contractual obligations
The processing of your data allows the Bank to provide you with the contractually agreed services. Data processing is primarily driven by banking products requested by you (e.g. accounts, loans, securities, deposits, brokerage services). Your data will be used, among other purposes, for the analysis of any potential needs, the provision of advice, wealth management, and to support the execution of transactions.
- b) For the safeguarding of the Bank's and of third-party interests
The Bank will also process your data for the following purposes in order to protect its own legitimate interests or the interests of third parties:
 - prevention and/or investigation of criminal acts
 - testing and optimisation of processes for requirement analysis or client contact
 - risk management (e.g. calculation of eligible equity capital requirement for banks) within the Bank and the Julius Baer Group
 - assertion of legal claims and defence in legal disputes

- consultation and exchange of data with authorised agents (e.g. debt collection registers) for determination of creditworthiness and default risks in the credit business or, if required, in the case of seizure protection accounts or base accounts
- advertising, market research or surveys
- safeguarding the Bank's IT security and IT operations

c) On the basis of your consent,, the Bank is legally permitted to process personal data for specific purposes (e.g. the evaluation of transaction patterns for marketing purposes, etc.). You are able to withdraw your consent at any time.

Please note that the withdrawal of consent has no retroactive effect on the use of your data.

d) On the basis of statutory requirements or in the public interest The Bank's activities are subject to various regulations and the Bank has to fulfil requirements outlined by banking-specific regulation (e.g. Monetary Authority of Singapore, Hong Kong Monetary Authority, etc). The processing of data is used, among others, for the verification of creditworthiness as well as identity, the prevention of fraud and money laundering, the fulfilment of tax-related monitoring and reporting obligations, as well as the assessment and management of risks of the Bank and within the Julius Baer Group.

3. Who can access your data?

Within the Bank, access is granted only to personnel requiring your data to enable the provision of services to you (need-to-know principle). Service providers and other agents appointed by the Bank process your data for the same purpose. These include companies in the areas of banking and IT services, logistics, printing services, telecommunications, consultancy, as well as sales and marketing. If the Bank transfers data to external recipients, it has an obligation to require that the confidentiality of client related information is preserved. Information relating to you may therefore only be forwarded by the Bank if there is a legal requirement, or with your consent), or if the Bank is authorised to issue banking-related information. Subject to these conditions, recipients of personal data can include, among others:

- public bodies and institutions (e.g. financial authorities, law enforcement authorities, etc) in the event of a statutory or official obligation
- other credit and financial services institutions or similar institutions to which the Bank transfers personal data within the context of its business relationship with you (e.g. correspondent banks, custodian banks, brokers, stock exchanges, information agencies)
- other companies within the Julius Baer Group for risk management purposes as a result of legal or regulatory obligations
- Third party service providers providing services to the Bank

4. Does the Bank transfer data across borders?

The Bank transfers your data to other countries if:

- this is required or if it deems appropriate, for the provision of services to you (e.g. execution of your payment and securities orders)
- it is a statutory requirement (e.g. disclosure obligations under tax law)
- if you have given your consent.

These data transfers are secured through corresponding agreement of the recipients to ensure an appropriate level of data protection where required under applicable laws. For more details, please refer to the Bank's General Terms and Conditions.