

Data Privacy Notice

Terreus Capital AG takes data privacy seriously and adheres to high data protection standards as well as transparency of personal data collection and processing for our contracting parties. We comply with applicable data protection regulations the Swiss Federal Act on Data Protection (FADP) and to the extent applicable the EU General Data Protection Regulation 2016/679 (GDPR) (hereinafter altogether referred to as Data Protection Legislation). The terms “personal data”, “data subject”, “controller”, “processor” and “processing” shall have the meanings given to them in the Data Protection Legislation.

Herewith below, we stipulate the key aspects of personal data processing and our obligations towards individuals (e.g. contracting parties, its related persons such as authorized persons, partners, advisors, beneficial owner(s) / beneficiary(-ies), etc.: hereinafter altogether referred to as data subject), whose personal data Terreus Capital AG (controller) may control and process, and their rights.

1. Processing of personal data

Within the framework of the provision of the services rendered by Terreus Capital AG, we may be required to obtain from the Contracting Party personal data of a data subject. Depending on the service provided by Terreus Capital AG the following personal data may be collected and/or processed:

- personal details such as name, identification number, date of birth, KYC information and documents (including copies of identification documents (identity cards and / or passport), phone number any kind of address details, family related information (e.g. name of the spouse, children, partner or relatives));
- financial information, including payment and transaction records and information relating to bankable and non - bankable assets, financial statements, liabilities, taxes, revenues, earnings and investments (including investment objectives);
- tax domicile and other tax-related documents and information;
- professional information, such as job title and work experience (CV related information);
- information related to knowledge of and experience in investment matters;
- identifiers such as assigned Contracting Party file IDs and/or account numbers;
- by accessing www.terreuscapital.com, data transmitted by a browser will be automatically recorded by our server, including the date and time of the access, name of the accessed file, data volume, performance of the access, browser language, requesting domain, IP address, etc. Please consult www.terreuscapital.com for additional information related to cookies;

and any other information required to be obtained under the applicable laws (hereinafter altogether referred to as personal data).

In some cases, we collect personal data from public sources (e.g., official company register, press, and the internet) or third parties, such as due diligence service providers (e.g. name checking data bases).

Terreus Capital AG limits the type and amount of personal data collected to the level required for the provisions of its services and in line with its obligations.

2. Legal basis for and purpose of processing of personal data

Terreus Capital AG always processes personal data for a specific purpose. Such as to meet:

a) Contractual obligations

Personal data is processed to offer and to provide financial intermediary services such as portfolio management, investment advisory, investment reporting, private office, etc. or pre-contractual clarifications (hereinafter altogether “services”).

b) Legitimate interests

Where required, personal data is processed for legitimate interests pursued by Terreus Capital AG or a third party, due to statutory provisions or in the public interest such as:

- providing and developing investment products, services and websites, apps and other platforms, on which Terreus Capital AG is active;
- communication with third parties and processing of their requests (e.g., job applications, media inquiries);
- meeting regulatory and other compliance obligations (laws applicable to financial service providers (e.g., antimoney-laundering, record keeping and/or monitoring reasons), disclosure obligations towards tax authorities, regulators, other authorities and administrative bodies;
- valuation and enhancement of IT security and IT operation;
- risk control and security reasons of contracting parties, employees, and shareholders of Terreus Capital AG.
- advertisement and marketing (including organizing events), provided that the Contracting Party has not objected to the use of its personal data for this purpose. As a Contracting Party you may object at any time to further receive advertisement or marketing material. In such case Terreus Capital AG will refrain from sending such to the corresponding Contracting Party;
- asserting legal claims and defence in legal disputes and official proceedings;
- prevention and investigation of criminal offences and other misconduct (e.g. conducting internal investigations, data analysis to combat fraud); and
- acquisition, sale of business divisions, companies or parts of companies, other corporate transactions, the transfer of personal data related thereto or as measures for business management or compliance with legal and regulatory obligations including internal regulations of Terreus Capital AG.

If a Contracting Party has given consent to Terreus Capital AG to process its personal data for certain purposes (for example registration to receive newsletters). Terreus Capital AG will process the Contracting Party's personal data within the scope of and based on this consent, unless Terreus Capital AG can rely on another legal basis to do so.

Consent given can be withdrawn at any time. Such, however, will not affect data already processed prior to the withdrawal.

3. Personal data transfer and sharing

Terreus Capital AG shares personal data with external service providers or authorities during a business relationship, or in case legal, regulatory or market practice requires such. This may affect the transfer of personal data to third parties in Switzerland or abroad for the processing, storing, retention, printing, evaluation, management, etc. of personal data. Thereto, Terreus Capital AG may share personal data with:

a) Third parties

When providing services, Terreus Capital AG may share personal data with third parties: e.g. payment recipients, beneficiaries, account nominees, intermediaries, banks, correspondent and agent banks, stock exchanges and other financial institutions.

b) Authorities/administrative bodies

Terreus Capital AG may disclose personal data to supervisory- authorities, auditors, authorities, regulators, or administrative bodies, when required to do so by law or regulation, or based on a court/administrative order.

c) **External service providers**

Terreus Capital AG may transfer personal data to service providers and agents appointed by Terreus Capital AG for a specific purpose: e.g. to provide banking, IT, accounting, logistic and/or telecommunication services.

Such service providers may be located also outside of Switzerland and in countries which are, according to the Data Protection Legislation, not providing for an 'adequate level of data protection' (e.g. USA). When transferring personal data within Switzerland or abroad Terreus Capital AG ensures that service providers will adhere to the applicable laws and regulations to the extent possible and that an adequate level of data protection is provided.

The latter will be safeguarded by concluding standard contractual clauses (SCC) that have been approved by the competent authority with the recipient of personal data (service provider) and (if required) by taking appropriate measures to ensure that the recipient complies with such.

An exception may apply e.g. in case of legal proceedings abroad, but also in cases of overriding public interest or if the performance of a contract requires disclosure, if the Contracting Party has given consent or if data has been made generally accessible by the Contracting Party at it has not objected.

4. How long will personal data be stored?

Terreus Capital AG will only retain personal data for as long as necessary to fulfil the purpose for which it was collected or to comply with legal, regulatory, or contractual requirements. Terreus Capital AG applies criteria to determine the appropriate periods for retention of personal data depending on its purpose (e.g. account maintenance, facilitating client relationship management, responding to legal claims and/or regulatory requests). In general, Terreus Capital AG retains personal data for the entire duration of a business relationship plus 10 years since its termination. A longer retention period might be required in case of an ongoing legal and/or regulatory proceeding.

5. Rights of the data subject

The data subject has the right to get access and obtain information about the purpose for which personal data is processed, stored and to obtain information about recipients with whom Terreus Capital AG shares /has shared personal data.

The data subject has the right to ask Terreus Capital AG to rectify inaccurate personal data collected and to request restriction of personal data processing, while such a request is pending.

The data subject has the right to ask Terreus Capital AG to stop processing his/her personal data, or to request erasure of its personal data. These rights, however, are not determined, as there might be overruling interests (e.g. ongoing legal proceeding or safeguarding the ability to comply with legal requirements) that require the processing of personal data to be continued.

The data subject may have the right under the applicable data protection law to request from Terreus Capital AG that all his/her personal data which was processed will be transferred to the data subject or to a specified other data controller of his/her choice.

6. Profiling and automated individual decision making

Terreus Capital AG may partially process personal data automatically with the aim of evaluating certain personal aspects (profiling). Profiling allows to more accurately inform and advise the Contracting Party about products or services. For this purpose, Terreus Capital AG may use evaluation tools which facilitate the communication with the Contracting Party, for advertisement, market or opinion research, as may be required.

In establishing and carrying out a business relationship, Terreus Capital AG generally does not use any fully automated individual decision-making tools (such as acc. to article 21 FADP or article 22 GDPR). Should Terreus Capital AG use such in certain cases, the Contracting Party will be informed accordingly.

7. Exercising rights and complaints

In case a data subject is not satisfied with any aspect of the processing of his/her personal data by Terreus Capital AG, the data subject can contact Terreus Capital AG by email at:

info@terreuscapital.com

or via mail at:

Terreus Capital AG
Brandschenkestrasse 30
8001 Zurich
Switzerland

In case Terreus Capital AG's response is not satisfactory, the data subject may file a complaint to the data protection authority in the jurisdiction of his/her domicile or in the jurisdiction where the data subject believes an issue in relation to his/her personal data has arisen.

8. Security note

Terreus Capital AG ensures an appropriate level of security while processing personal data. Thereto, we have appropriate technical and organisational measures in place to prevent unauthorised or unlawful access to personal data provided. However, complete data security cannot be guaranteed, for communication via e-mail, instant messaging, and similar means of communication. Therefore, Terreus Capital AG recommends sending any confidential information by alternative secure means.

9. Further information

Terreus Capital AG processes personal data both in its role as a data controller and a data processor, lawfully, fairly, and considering the legitimate purpose for which it is collected.

Terreus Capital AG is committed to keep personal data accurate and up to date. Therefore, in case personal data changes, please keep us informed of any changes occurred as soon as possible.

10. Status of this privacy notice

This privacy notice has been updated in August 2023. It is a notice explaining what Terreus Capital AG does, rather than a document that binds Terreus Capital AG or any other party contractually. Terreus Capital AG reserves the right to amend it from time to time. If the notice has been updated, Terreus Capital AG will take steps to inform the Contracting Party of the update by appropriate means, depending on how Terreus Capital AG normally communicates with the Contracting Party, such as through the account statement.