

Information on data protection

The following information provides you, as a **prospect**, with an overview of the processing of your personal data by St.Galler Kantonalbank AG (SGKB) and your rights under data protection law. The data protection information is based on the relevant provisions of the European General Data Protection Regulation (GDPR) and the current Swiss Data Protection Act (DSG).

1. Who is responsible for data processing and whom can you contact?

Responsibility for data processing lies with St.Galler Kantonalbank AG (UID CHE-105.845.146)

If you have any questions relating to the subject of data protection at SGKB, please contact our data protection officer:

St.Galler Kantonalbank AG
Datenschutzbeauftragter
St. Leonhardstrasse 25
9001 St. Gallen
E-mail: privacy@sgkb.ch

Individuals in the European Union (EU) or the European Economic Area (EEA) can also contact our representative based in Germany:
Swiss Infosec (Deutschland) GmbH
Unter den Linden 24
10117 Berlin / Deutschland
E-Mail: sgkb.dataprivacy@swissinfosec.de

2. What types of data do we process and where does this data come from?

SGKB processes the following personal data of prospects:

- Identification data (e.g. name, date of birth).
- contact data (e.g. private address, e-mail, telephone number)
- Information on the possible business relationship (e.g. needs, financial circumstances).
- Other information (e.g. profession, education, interests, marital status, family circumstances).

This personal data either originates from you by providing it to us, or it has been obtained from public sources or via specialized service providers.

3. For what purpose and on what basis is your data used?

SGKB processes the personal data listed above:

- With regard to the initiation of a customer relationship, in particular to assess your needs and to be able to offer you suitable products and services.
- To ensure compliance with regulatory requirements, for example for identity verification or as part of investment advice.
- For carrying out marketing activities, for example for advertising and sales purposes.
- For invitations to events.

4. To whom will your data be known?

Due to legal provisions, SGKB is obliged to observe bank client secrecy. For that reason, your personal data will only be forwarded to recipients outside SGKB due to a legal obligation, based on your consent or if this is required to execute your transaction.

5. How long is your data stored?

SGKB processes and stores personal data for as long as is necessary for the initiation of the customer relationship.

If your personal data is no longer required for the fulfilment of contractual or legal obligations, it will be regularly deleted, unless the further processing of the data is required for the following purposes.

6. How is your data protected?

SGKB is committed to handling your personal data with care and ensuring that it is protected from unauthorized access. SGKB uses current technical and organisational measures to protect your personal data against loss, misuse, unauthorised access, forwarding and amendment. Our security measures include firewalls, data encryption, physical and technical access restrictions as well as period backups.

7. What are your data protection rights?

You have the right to **information, handover / transfer** as well as **correction** and / or **deletion** of your data. In addition, you have the right to **restrict data processing** and to **revoke** your **consent**. These rights are not unlimited rights. Depending on the individual case, overriding interests or legal obligations may justify a restriction or refusal. In addition, the revocation of consent only applies to future data processing. Processing that took place before the revocation is not affected. Consent can be revoked at any time.

To **exercise your rights** or if you have further questions or concerns about data protection, you can contact the data protection officer (see contact details under point 1). If SGKB does not meet your expectations with regard to the processing of your personal data, please let us know in a meaningful communication. This will give us the opportunity to review your concerns.

If you believe that SGKB has not handled your inquiry or concern to your satisfaction, or if you believe that SGKB is not processing your personal data in a manner that complies with data protection law, you may contact the relevant **supervisory authority**; in Switzerland, the Federal Data Protection and Information Commissioner (FDPIC).

SGKB reserves the right to update and amend this Privacy Policy from time to time to reflect changes in the way SGKB processes personal data or changes in legal requirements. Any changes SGKB makes to this privacy statement in the future will be published on the website (www.sgkb.ch/dataprotection). Please check regularly for updates or changes to this privacy policy.

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