

Information on data protection for interested parties

This "data protection information" provides you with an overview of the personal data (hereinafter also referred to as "data") that St.Galler Kantonalbank AG (hereinafter referred to as "SGKB") processes from its **potential future clients (interested parties, prospects)**, and for what purpose and whom you can contact with your data protection concerns.

Detailed information on data protection at SGKB and your rights can be found in our **general privacy policy**, the current version of which is published at [sgkb.ch/datenschutz](https://www.sgkb.ch/datenschutz) or can be obtained in printed form from SGKB.

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

St.Galler Kantonalbank AG is responsible for data processing.

If you have any questions about data protection, you can contact us as follows: **St.Galler Kantonalbank AG, Data Protection Office, St. Leonhardstrasse 25, 9001 St. Gallen, datenschutz@sgkb.ch**

2. What data do we process?

SGKB can process the following data from potential future clients: **Master data** (e.g. name, date of birth, address, telephone number, e-mail address, occupation, education, family and financial circumstances), **contract data** (e.g. details of the products and services requested), **preference data** (e.g. details of your interests and needs) and **communication data** (e.g. data communicated by letter, e-mail or telephone).

3. For what purposes do we process your data and on what basis?

We process the above data in particular for the following purposes: 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 laws, directives and recommendations of authorities and internal regulations ("compliance")**, for example, for identity verification purposes or in the context of investment advice or credit checks, for **communication** purposes and, based on our overriding interest, for **marketing purposes and to maintain relationships**, e.g. to invite you to events or to send you advertisements.

If you wish to conclude contracts with us or claim services, you must provide us with data, in particular master data and contract data, as part of your (pre-)contractual obligations or due to legal regulations that SGKB must observe.

4. Who do we disclose your data to?

SGKB will transfer your data in particular to the following categories of recipients, taking into account bank client confidentiality: **service providers** (e.g. in the area of IT services, for sending information), **contractual partners and stakeholders** (e.g. agents, external asset managers), **partners** (if you are interested in a product brokered by us, e.g. a credit card) as well as **authorities and other official bodies** (if we are legally obliged to do so, e.g. in the context of legal proceedings).

5. Does your personal data also end up abroad?

As explained in Section 4, we also disclose data to other bodies. These may not only be located in Switzerland. Your data may therefore be processed worldwide, including outside the European Union (EU) or the European Economic Area (EEA). If a recipient is located in a country without adequate data protection legislation, we contractually oblige the recipient to comply with the applicable data protection legislation, usually by entering into recognised standard contractual clauses. This may be waived if the recipient is already subject to a legally recognised set of rules to ensure data protection, or if we can rely on an exemption clause.

6. How long do we process your data for?

We process your data for as long as required for our processing purposes, to comply with statutory retention periods and our legitimate interests in processing for documentation and evidence purposes, or as long as storage is technically necessary.

7. What do you have to do if you share data from third parties with us?

If you provide us with data about other persons (e.g. family members, authorised representatives), we assume that you are authorised to do so and that these data are accurate. By submitting data via third parties, you confirm this. Please ensure that these third parties have been informed about this data disclosure and provide them with a copy of this information sheet or our general privacy policy.

8. What rights do you have?

You can find detailed information about your rights under the applicable data protection laws in Section 14 of our **general privacy policy**.

9. Can this information sheet be changed?

SGKB reserves the right to update and amend this information sheet from time to time. The version published on our website at sgkb.ch/data-protection is the current version.

Last updated: September 2023