

TERMS OF USE APPLICABLE TO VIDEO IDENTIFICATION

Before entering into any banking relationships, Swiss banks are obliged to verify the identity of potential new clients. Swiss rules allow this identification process to be carried out via the use of online video services. In order to take advantage of this possibility and facilitate the process for its clients, Union Bancaire Privée, UBP SA (hereafter “**UBP**” or “**we**”) has decided to use the services of Intrum AG (hereafter “**Intrum**”).

By using the service of online video identification that we have suggested to you, you confirm that you have read and understood the present terms of use and agree that they apply to you. You accept in particular that (i) data concerning you will be processed and exchanged by and between UBP and Intrum, and that (ii) we are authorised to divulge certain information relating to you to Intrum in order to facilitate the rendering of the aforementioned services. You consequently relieve us from any duty of confidentiality we may owe you, in particular in relation to Swiss banking secrecy rules.

How will the video identification process work?

When you use the video identification option, a secure connection will be established between your device (computer, smartphone or tablet) and Intrum’s services.

After having correctly entered the required personal data in Intrum’s systems, you will be able to start the video interview with a Intrum operator (applying the procedures adopted by Intrum).

During the video interview, the Intrum operator will take photographs of you and of your identification document (which will have to be a passport or identity card). The Intrum operator will, using advanced technology, compare and check the completeness and accuracy of the data you have provided against the information contained in the identification document and verify the latter.

At the next step in the process, Intrum will send an authorisation code to you by text message. You will then be requested to enter the code in the Intrum online form. Once this has been done, the video identification process is complete, and Intrum will make the data collected (including the photographs and the audio/video recording) available to us via a secured website. Client data, which will have been collected solely for transmission to us, will be deleted by Intrum in their systems shortly thereafter. We will then transfer, store and process your data in our systems. Should the opening of your account not be completed, we shall delete your information according to our internal directives, except if we are compelled by law to keep them longer.

Once the identification is completed, and except if otherwise agreed with us or if already done, you may send us the signed contractual account opening documentation.

Conditions for a successful video identification process:

- You must have with you a valid passport or identity card;
- You must have a device (computer, smartphone or tablet) with a video camera and microphone, together with an up-to-date Windows, Android or iOS operating system;
- The quality of the picture and of the sound of your device must be sufficient to ensure a correct identification process.

What level of security does this video identification process offer in relation to your data?

UBP and Intrum apply Swiss data protection laws strictly and use IT infrastructure managed in accordance with the technical provisions and practices usually applied in the banking and credit management sector.

This stated, even if data is transmitted via a secure connection, there are risks entailed in using all normal means of electronic communication (emails and text messages) and more particularly when data is exchanged via an open network. Such data may, for example, be intercepted and saved by a third party (inside and outside of Switzerland), regardless of whether the sender and the recipient are on Swiss territory or not.

In view of this, when using the aforementioned video identification process, you should accept that a third party may, for example, and even if the communication is encrypted, potentially identify the nature of the relationship between you and us.

In any event, we recommend that you use up-to-date system and security software (for example by installing firewalls and anti-malware programs).

Our responsibility:

We will only be responsible for any damage you may incur because of the video identification process if we have been grossly negligent or if we have acted with intent.

Your acknowledgement:

By accepting to submit to the video identification process described hereabove, you accept and agree that:

- Your identification process will be recorded by Intrum;
- Your data (i.e. the video and audio of your identification carried out by Intrum, together with pictures of you and of your identification document and the information you will have provided during the process) will be processed by Intrum and by UBP for the purpose of your identification according to Swiss laws and regulations;
- Your data will be gathered and held first in Intrum's systems, which are secured under their responsibility and comply with appropriate IT security standards;
- We are not responsible for any act or omission attributable to Intrum or any breach of security during the identification process, your communicating with them or thereafter as long as you are communicating with them or that your data is held by Intrum;
- Once we have transferred your data to our systems, your data will be subject to our Data Protection Notice, which is available on our website.