

Privacy

1. In general

When you access Sberbank (Switzerland) AG's ("SBS" or "We") website you declare your agreement with the following provisions. Please note that the accuracy, completeness, and confidentiality of data provided on the internet in general cannot be guaranteed.

SBS is committed to safeguarding the personal information that we collect from individuals who use the SBS website. Accordingly, SBS has developed this statement to describe how and what type of data will be collected from users of the SBS website and the purposes for which SBS may collect, share or disclose the data. SBS also outlines reasonable precautions which are taken to keep your data secure.

This statement applies to any information obtained by SBS through your use of the SBS website. It is not applicable to any internet websites controlled by third parties not affiliated with SBS that the SBS website may link to ("Third Party Sites"). Please review the privacy statements of Third Party Sites as SBS is not responsible for and has no influence on the content or the privacy practices of Third Party Sites. The terms of this statement are subject to any additional terms of disclaimers or other contractual terms you have entered into with SBS such as client privacy statements or notices, and any applicable mandatory laws and regulations.

2. Information to be collected and purpose

When you visit the SBS website, our web server automatically records details about your visit (for example, your IP address, the web site from which you visit us, the type of browser software used, the SBS website pages that you actually visit including the date and the duration of your visit). In addition, we collect personal data which you provide through the SBS website, for example when you enter personal details (e.g. name, gender, address, e-mail address, phone/fax number) on a registration page or if you sign up for an email newsletter. SBS will use your personal data:

- for the purposes of technical administration and research and development of the SBS website,
- for customer and user administration and marketing,
- to inform you about our services and products, and
- for such purposes as otherwise specified.

SBS respects applicable laws and regulations in its use of personal data.

3. How to collect and store information from you

SBS uses tracking technology such as cookies or tags to gather information as outlined above to understand how visitors use the SBS website. Tracking technology helps us manage and improve the usability of the SBS website, for example by detecting whether there has been any contact between your computer and us in the past and to identify the most popular sections of the SBS website.

Where available, the "Cookies" link at the bottom of the page gives you more details about SBS's use of cookies and lets you control which types of cookies the SBS website may set on your device (known as your "cookie settings"). Please ensure that you set your cookie settings by un-ticking certain types of cookies if you do not consent to their use by SBS. When you save your cookie settings, they should also apply to your future visits to the SBS website. However, for technical reasons beyond SBS's control, this cannot be guaranteed. For example, if you reset your browser, delete your cookies or access the SBS website from another browser or device your cookie settings may be lost.

4. Disclosing of collected information from the SBS website

SBS may disclose your information to its affiliates and its and their agents and third party

providers inside or outside your country of residence to perform services for SBS and for the purposes stated above. Our affiliates, agents and third party providers who have access to personal data obtained through the SBS website are obliged to respect privacy. When transferring personal data internationally we make sure that we comply with applicable laws and regulations, for example, by entering into agreements which will ensure that the recipients of your information maintain an adequate level of data protection. We may also disclose your information to governmental agencies or entities, regulatory authorities, or other persons in line with any applicable law, regulations, court order or official request, or under any and for the purposes of any guidelines issued by regulatory or other authorities, or similar processes as either required or permitted by applicable law.

5. Security measures

SBS has implemented reasonable technical and organisational security measures to protect your personal data collected by SBS via the SBS website against unauthorized access, misuse, loss or destruction.

6. Liability

SBS accepts no responsibility and rejects all liability

- for the security of your data during transmission over the internet;
- if a third party changes, inspects, accepts, uses or sells the data that you or SBS entered;
- for malfunctions in the internet, imported data of any kind (infection by a virus, etc.), and in connection with links from and to other web sites.

Your data will be used for informing you about SBS services and products only to the extent permitted by the relevant laws and regulations.

7. Google Analytics and Google Remarketing

These provisions are only applicable for the homepage users and not for the e-banking users. This website uses Google Analytics and Google Remarketing. These are services provided by Google Inc. ("Google"). Google uses cookies, which are text files that are saved on your computer in order to analyze your use of the website. The information generated by a cookie about the way you use the website (including your IP address) is transmitted to and saved on a Google server in the US. Google observes the data protection provisions of the U.S.-Swiss Safe Harbor Agreement and is registered as a certified Safe Harbor company with the United States Department of Commerce.

The following anonymized data can be saved and analyzed in connection with the use of this website:

- IP address
- Sites that are visited and their order (a tracking cookie may be installed)
- Operating system and browser being used
- Date and time when the site was visited
- Address of the previous website if a direct link on it led you to the current site

Google uses this information to analyze how you use the website, to compile reports about web activities for SBS, and to provide other services in connection with internet use. Google may transfer this information to third parties, provided that doing so is prescribed by law or if Google orders a third party to process the data. Third-party providers, including Google, can activate ads on websites and use the cookies that are stored in order to activate ads on the basis of the user's prior visits to the site. Under no circumstances will Google associate your IP address with other data that it has. Permission to collect and save data can be revoked at any time, but not retroactively. Most internet browsers allow you to deactivate cookies (see the instructions in your browser). We need to point out, however, that deactivating cookies may restrict some of the functions of this and other websites.



By using this website you agree to have Google process the data that has been collected about you in the ways and means and for the purpose described above. Permission to collect and save data can be revoked at any time, but not retroactively.