

# Privacy Policy.

## Graubündner Kantonalbank.

Data protection is very important to Graubündner Kantonalbank (GKB). Below you will find an overview of the collection and processing of your personal data and your rights under data protection law. Please take note of this information.

Additional provisions apply to certain data processing operations (e.g. for apps provided by GKB such as Twint or for GKB Mobile Banking) (e.g. General Terms and Conditions of Business or Use). These are available on the relevant websites or apps.

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

The controller responsible for data processing is:

GKB  
Data Protection  
P.O. Box, CH-7001 Chur  
datenschutz@gkb.ch

### 2. What sources and categories of personal data do we use?

We process (i.e. collect, store, use, transmit or erase) personal data from the following sources:

- Personal data received from clients, prospective clients, visitors and suppliers for the purpose of conducting a business relationship, e.g. during a consultation or on our websites (please note that you may only disclose third-party data to us if you have informed the relevant persons in advance about the processing of their data by referring to this Privacy Policy)
- Personal data provided to us by third parties authorised to provide their services (e.g. by the Consumer Credit Information Office [ICO] or cooperation partners such as third-party banks, operators of processing systems, card issuers)
- Personal data disclosed to us by official bodies or authorities in the course of their activities (e.g. by courts, public prosecutors' offices, child and adult protection authorities)
- Personal data obtained from publicly available sources (e.g. land registers, commercial registers, press, internet)

Which personal data we process depends primarily on the products and services you use. **Client data** can be divided into the following categories:

- **Personal details** (e.g. surname, first name, date of birth, nationality, address and other contact details), **tax ID number, identification data** (e.g. passport details) and **authentication data** (e.g. sample signature)
- **Portfolio data** (e.g. contract numbers or information on the account, custody account or completed transactions)
- **Transaction, order and risk management data** (e.g. payment order data, details of mandates granted, investment products, risk and investment profiles and information about your income and assets, such as creditworthiness data, scoring/rating data)
- **Marketing data** (e.g. needs, wishes and preferences)
- **Documentation data** (e.g. records of consultations) and **general correspondence**
- **Registration data** in connection with certain offers (e.g. login areas on our website, newsletter dispatch, free WLAN access) and access controls to certain facilities; depending on the control system, also biometric data
- **Communication data** (e.g. in connection with the contact form, by email, telephone or chat, by letter or other means of communication),
- **Behavioural and preference data** (e.g. online tracking, product use)
- **Technical data** (e.g. internal and external identifiers, IP addresses, records of access or changes, cookie information)
- **Other data** (e.g. photos, videos and sound recordings of events or by security cameras, in connection with official or court proceedings, files or evidence)

GKB processes data regarding potential clients and visitors with a view to possibly taking out a product or service. In particular, the following data are processed:

- **Personal details and basic data** such as surname, first name, address, date of birth, gender, telephone number, email address
- **Technical data** such as internal and external identifiers, IP addresses, records of access or changes
- **Product, service development and marketing data** such as needs, wishes or preferences

Personal data of **business partners**, their employees and agents are processed as part of the contractual business relationship. This includes, in particular, the following data:

- **Personal details and portfolio data** such as surname, first name, address, date of birth, telephone number, email address, contract numbers and terms, account or completed transaction information
- **Technical data** such as internal and external identifiers, business numbers, IP addresses, records of access or changes

GKB may also record telephone calls where required by law or for training and quality assurance purposes. Video recordings are made for security reasons and for the purpose of investigating any criminal offences, in particular in areas of the bank's ATMs and premises.

GKB also processes the master and portfolio data of its **participation capital holders**.

### 3. For what purpose do we process your data and on what lawful basis?

We process personal data in accordance with the relevant data protection provisions.

#### a) To perform contractual obligations

Data are processed for the purpose of providing banking transactions and financial services in the context of pre-contractual measures, which are carried out on request or for the purpose of executing contracts with our clients and business partners. The purposes of data processing are primarily based on the specific product (e.g. account, deposits, securities, credit, brokerage) and may include, among other things, needs analyses, advice, asset management and support and the execution of transactions. Further details on the purposes of data processing can be found in the respective contractual documents and terms and conditions.

#### b) As part of the weighing of interests

Where necessary, we process your data beyond the actual performance of our contract in order to safeguard our legitimate interests or those of third parties, e.g.:

- Consulting and exchanging data with information offices (e.g. debt enforcement office, Consumer Credit Information Office [ICO]) to determine creditworthiness and default risks in lending business
- Reviewing and optimising needs analysis processes for direct client contact and client acquisition
- Advertising or market and opinion research, unless you have objected to the use of your data (see Section 8)
- Enforcing legal claims and defending legal disputes
- Guaranteeing IT security and IT operations at GKB
- Preventing and investigating criminal offences
- Implementing measures to ensure domiciliary rights, including video surveillance, collecting evidence in the event of robberies and other offences or to prove withdrawals (e.g. at ATMs)
- Implementing measures for building and plant security (e.g. access controls)
- Implementing measures for business and risk management within GKB and to further develop services and products
- Reporting on non-financial matters (e.g. greenhouse gas emissions) and ordering action to be taken

We also collect personal data from publicly accessible sources for the purpose of client acquisition.

#### c) Based on your consent

If you have given us your consent to the processing of personal data for specific purposes, we will process your personal data accordingly. Consent granted may be revoked. Revocation takes effect from the time of revocation. Processing carried out prior to revocation is not affected by this (see Section 8).

#### d) Based on legal requirements or in the public interest

As a bank, we are subject to various legal obligations. These include legal or regulatory, professional and banking supervisory requirements (e.g. the Swiss Banking Act, the Financial Market Infrastructure Act, the Collective Investment Schemes Act, the Anti-Money Laundering Act, the Mortgage Bond Act, tax laws, ordinances and circulars of the Swiss Financial Market Supervisory Authority [FINMA], guidelines of the Swiss Bankers Association and requirements of the Swiss National Bank).

The purposes of processing include, but are not limited to, creditworthiness checks, identity and age checks, prevention of fraud and money laundering, compliance with control and reporting obligations under tax law and assessment and management of risks within GKB.

#### 4. Who receives your data?

Within GKB, those units that need them to fulfil our contractual and legal obligations have access to your data. Service providers and vicarious agents employed by us (in particular order processors) may also receive and process data for this purpose. These include, in particular, companies in the categories of banking services, marketing, IT services, logistics, printing services, telecommunications, debt collection, consulting and distribution. They are consulted after careful review and in accordance with banking and data protection regulations. Among other things, they are obliged to uphold bank client confidentiality insofar as bank clients are concerned and to comply with data protection requirements.

We may only disclose information about you to third parties or make it accessible to them if there is a lawful basis for doing so (in particular statutory), if you have given your consent (e.g. to carry out a financial transaction commissioned by you) or if we are authorised to provide bank information. Under these conditions, recipients of personal data may be, for example:

- Official bodies (e.g. criminal prosecution authorities, supervisory authorities [in particular FINMA], courts, debt collection and bankruptcy offices, inheritance authorities, child and adult protection authorities) where there is a statutory or other lawful basis or obligation
- Credit and financial services institutions or similar institutions to which we transfer personal data in order to execute the business relationship (e.g. correspondent banks, custodian banks, brokers, stock exchanges, information offices)
- Settlement bodies for payment transactions and securities trading with an international dimension
- Service providers in Switzerland and abroad who work on our behalf or under joint responsibility with these data about you or who receive data about you from us on their own responsibility. Third-party services include, for example, IT services, the dispatch of information, marketing, distribution, communication or printing services, organisation and staging of events and receptions, debt collection, credit agencies, address verifiers (e.g. for updating address records when moving house), anti-fraud measures and services provided by consulting firms, lawyers and telecommunications companies. The service providers involved supply information about their own data processing in their own privacy policies.

#### 5. Are data transferred to a third country or to an international organisation?

Data are transferred to offices in countries outside Switzerland (third countries) if

- it is necessary to execute your orders (e.g. payment and securities orders),
- it is required by law (e.g. reporting obligations under tax law, administrative and legal assistance to foreign authorities),
- it is necessary due to the involvement of service providers (order processors),
- it appears necessary for reasons of IT security or for the purpose of detecting cyber attacks, or
- you have given us your consent.

The recipients of personal data mentioned in Section 4 may be located in Switzerland or abroad. Your personal data can therefore be processed anywhere in the world. If a recipient is located in a country without adequate data protection legislation, we oblige them to comply by entering into recognised standard contractual clauses or rely on a statutory exception (e.g. your consent, entering into or performing a contract, safeguarding overriding public interests, enforcing legal claims, or if you have made the data generally available to the public and have not objected to processing).

#### 6. How long will your data be stored?

We process and store personal data for as long as this is necessary to fulfil our contractual and legal obligations. A business relationship with a client is usually a continuing obligation stretching over several years.

If data are no longer required to fulfil obligations they will be erased on a regular basis – as far as technically possible – unless temporary further processing is necessary for the following purposes:

- Fulfilling retention obligations under commercial and tax law (in particular pursuant to the Swiss Code of Obligations, the Value Added Tax Act, the Federal Act on Direct Federal Taxation, the Federal Act on the Harmonisation of Direct Cantonal and Municipal Taxes, the Federal Act on Stamp Duties, the Anti-Money Laundering Act or the Withholding Tax Act)
- Asserting, exercising or defending legal claims or special retention provisions (these may require retention for a specific or indefinite period of time)

## 7. How are your data protected?

We implement up-to-date and appropriate technical and organisational measures to protect your personal data. This includes, but is not limited to, the use of authentication and encryption technologies and firewalls, antivirus programs, physical and technical access restrictions, security controls for internal and external IT services, and training and raising awareness among employees and service providers.

## 8. What data protection rights do you have?

Under the applicable data protection law, every data subject has the right to **access**, the right to **rectification**, the right to **erasure**, the right to **restriction of processing**, the right to **objection** and the right to **data portability** with regard to the data concerning them. They also have the **right to lodge a complaint** with the responsible data protection supervisory authority.

You can revoke your consent to the processing of your personal data at any time by contacting us (see also Section 3(c) above). Revocation is effective for the future and does not affect the lawfulness of data processed prior to revocation. Upon revocation, your personal data will no longer be processed for the relevant purpose, unless overriding private or public interests or the law permit further processing. The same applies if you object to data processing.

You can exercise your rights in writing or by email, preferably enclosing a copy of your ID or passport, to the office mentioned in Section 1 above.

Please note that these rights are subject to statutory requirements and restrictions (e.g. we cannot erase data if we are subject to a retention obligation). We will inform you of any restrictions.

## 9. Do you have an obligation to provide data?

You must provide the personal data required to establish and perform the business relationship. Without these data, we will generally not be able to enter into the agreement with you, provide the services you requested or provide you with products. We may also be obliged by law to collect personal data. In particular, under the provisions of anti-money laundering legislation, we are obliged to identify you on the basis of an identification document before establishing the business relationship and to collect and record information such as your name, place of birth, date of birth, nationality, address and identification data. In order for us to comply with this legal obligation, you must provide us with the necessary information and documents in accordance with the Anti-

Money Laundering Act and notify us without delay of any changes that may arise during the course of the business relationship. If you do not provide us with the necessary documents and information, we may not enter into or continue the business relationship.

## 10. Is there any automated decision-making?

As a rule, we do not make any individual decisions based solely on the automated processing of your personal data that have legal consequences for you or significantly affect you. Where this is the case, we will inform you in accordance with the legal requirements and grant you the corresponding rights. Specifically, you then have the opportunity to present your point of view and request that the decision be reviewed by a natural person.

## 11. For what purposes does profiling take place?

In certain cases, we process your personal data automatically in order to evaluate certain personal aspects of the client (profiling). For example, we use profiling in the following cases:

- To review and process agreements (e.g. in connection with risk profiling and determining your investment strategy or checking your creditworthiness)
- To identify risks, in particular in connection with risk management, the combating of money laundering, the combating of abuse and fraud and for IT security
- To personalise advertising for our products and services and those of our cooperation partners (so that, as far as possible, you only receive information about offers that actually interest you)
- For market research, product development and improvement (so we can further develop and improve our products and services as well as our websites and apps in line with client and user needs)

## 12. Are biometric data collected?

Biometric data are considered to be sensitive personal data. Your separate and express consent is therefore required in order to use your fingerprint or another biometric recognition system to access applications or facilities.

### 13. What cookies and other tracking and analysis technologies are used?

We use cookies and other tracking and analysis technologies on our websites and apps. For more information, please read our Web Privacy Policy at [gkb.ch/datenschutzerklaerung](https://gkb.ch/datenschutzerklaerung). Please note that we also track your behaviour in connection with our newsletters (e.g. whether and when you opened one or accessed links contained therein). In our apps, we may use other tracking and analysis technologies from third-party providers to collect and analyse your usage behaviour. This

enables us to continuously optimise our apps and identify errors. You have the option of deactivating the collection and transmission of your usage data to the relevant provider in the respective app at any time in the settings.

### 14. Changes to the Privacy Policy

We reserve the right to amend this Privacy Policy from time to time. The version at [gkb.ch/datenschutzerklaerung](https://gkb.ch/datenschutzerklaerung) is always the latest version.