



California Consumer Privacy Act Annual Notice California Resident Web-Users (“CCPA Notice”)

Last Updated: January 2022

As required by the California Consumer Privacy Act of 2018 (“CCPA”), in this annual CCPA Notice, we, the Credit Suisse entities listed in Appendix 1 below, disclose information about our data processing practices with respect to users of our www.creditsuisse.com website.

Please note that this CCPA Notice applies only to users of our www.creditsuisse.com website who are California residents. If you are a current, former, or prospective Credit Suisse client or staff member (including employees, contractors, consultants, non-employee officers and non-employee directors, and independent contractors), this CCPA Notice does not apply to you, and you should please refer to the privacy notices and other documents provided to you for information about processing of your personal information.

The information and rights set forth in this CCPA Notice are in addition to, and do not replace, the information and rights set forth in the “Cookies and Tracking Policy” available on the homepage of Credit Suisse’s website, which may be updated from time to time, located here: <https://www.credit-suisse.com/us/en/legal/cookie-policy.html> (“Web-user Point of Collection Notice”). In the event that the rights set forth in the Web-user Point of Collection Notice conflict with those in this CCPA Notice, the more protective terms shall apply.

This CCPA Notice is effective January 1, 2022, and you can download a PDF version here: <https://www.credit-suisse.com/us/en/legal/privacy-statement.html>.

I. Who and what information is subject to this CCPA Notice?

The CCPA protects “personal information,” which is any information that “identifies, relates to, describes, is reasonably capable of being associated... directly or indirectly, with a particular consumer or household.” California residents that visit Credit Suisse’s website are “consumers” under the CCPA and, therefore, their personal information is covered by the CCPA. Under the CCPA, certain information types are exempted from the definition of “personal information” and are, therefore, not covered by this CCPA Notice. Exempted “personal information” includes:

- (1) “business-to-business” (B2B) personal information (meaning information of a natural person acting as an employee, owner, director, officer, or contractor of a business and whose information is shared in that capacity solely for purposes of conducting due diligence or providing or receiving a product or service);
- (2) personal information about a natural person in the context of his/her role as an employee or independent contractor of a business (or an applicant for such a role);
- (3) emergency contact information for an employee or independent contractor of a business (or an applicant for such a role) if used solely to have an emergency contact on file; and
- (4) personal information that is necessary for, and used only for, a business to provide benefits to a person that is related to an employee or independent contractor of a business (or an applicant for such a role).

II. How can a consumer with a visual disability access this CCPA Notice?

Consumers who have a visual disability may use a screen reader or other text-to-speech or text-to-Braille tool to review the content of this CCPA Notice.

III. CCPA Notice at Collection

We are addressing disclosure requirements under California Civil Code §1798.100(b) and California Attorney General Regulations § 999.305 at or before the point of collection through the provision of the Web-user Point of Collection Notice, which provides details about our collection, use, and disclosure of personal information.

IV. CCPA Privacy Policy

In this CCPA Notice, and in addition to the disclosures described in the preceding "CCPA Notice at Collection" section, we are providing additional disclosures about consumer rights and our personal information handling practices relating to the preceding twelve (12) months, as required by California Civil Code § 1798.130(a)(5) and regulations of the California Attorney General, including §999.308.

1. Right to know about your personal information

This CCPA Notice describes what personal information of California residents we may collect and how that personal information may be used or disclosed. You have the right to request the types of personal information about you that we collect, use, disclose, and retain ("right to know"). To submit a request to exercise your right to know, call our toll-free phone number at +1(800) 720-3452 (US) or submit an email request to us.data-protection@credit-suisse.com and include "California Request to Know" in the subject line. In your request, please specify the details you would like to know, including any specific pieces of personal information you would like to access.

We will ask that you provide certain information to verify your identity, such as a code sent to an email address we may have on file for you. If you have a password-protected account with us, we may verify your identity through our existing authentication practices for your account. The information that we ask you to provide to verify your identity will depend on your prior interactions with us and the sensitivity of the personal information you have requested. We will respond to your request in accordance with the CCPA. If we deny your request in whole or in part, we will explain why.

2. Our personal information handling practices in 2021

We have set forth below the categories of personal information (as described in the CCPA) that we may collect from California residents. Not all of these categories may be applicable to you, as this list can differ depending on (i) your engagement with our website and (ii) what personal information you have provided to us.

In the tables below we set forth, for the preceding twelve (12) months, (i) the categories of personal information which may have been collected, (ii) the categories of sources from which the information may have been collected, (iii) the business or commercial purposes for which the information may have been collected, and (iv) the categories of third parties with whom we may have shared the information,

respectively. Other than your IP address, browsing history, and website usage information, we only collect personal information from the categories below if you affirmatively provide us with such personal information.

(i) Categories of personal information:

Identifiers (such as real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, or other similar identifiers).
Any categories of personal information described in Cal. Civ. Code § 1798.80(e) (such as name, signature, social security number, address, telephone number, passport number, identification card information, insurance policy number, bank account number, credit or debit card number, other financial information, or medical information).
Characteristics of protected classifications under California or federal law (such as age, gender, military or veteran status, marital status, and citizenship).
Commercial information (such as property, products, or services purchased or considered or other purchasing or consuming histories or tendencies).
Internet or other electronic network activity information (such as browsing history, search history, and information regarding interactions with a website). *
Geolocation data. *
Sensory information (such as audio, electronic, visual, or similar information).
Professional or employment-related information.
Non-public education information (per the Family Educational Rights and Privacy Act (20 U.S.C. Section 1232g; 34 C.F.R. Part 99)) (such as details about your education and qualifications).
Inferences drawn from any of the above.

* For more information about our use of third-party tracking technologies, please see our global "Privacy and Cookie Policy" located here: <https://www.credit-suisse.com/us/en/legal/cookie-policy.html>.

(ii) Personal information may have been collected from the following categories of sources:

We process personal data about you that we obtain from you in the context of our relationship with you and/or your organization.
We process personal data about you that we obtain from publicly-accessible sources (e.g. press, including trade press or paid-for content, publicly-available websites, and other publicly-available sources of information, such as sanctions lists or lists of director disqualifications) or that is legitimately transferred to us by other companies in the Credit Suisse organization or from other third parties. These third parties may include your organization as well as third parties not related to you or your organization, such as settlement service providers, central securities depositories, exchanges, central clearing counterparties, and other similar entities, databases, and third-party service providers (such as professional advisers, insurers, and risk consulting firms).

(iii) Collected personal information may have been used for the following business and commercial purposes:

We are subject to various legal and regulatory obligations, including prudential and conduct regulation of banks and investment firms, regulation of financial markets, compliance with court orders, investor protection regulations, securities regulations, laws relating to money laundering, terrorism finance restrictions, global sanctions, and tax laws. The purposes of processing may include:

- identity checks, fraud, and financial crime and market abuse prevention or detection;
- fulfilling control and reporting obligations under applicable financial regulations, including, without limitation, securities and/or financial crime regulations;
- fulfilling requirements related to our licences and regulatory permissions;
- complying with investor protection or conduct of business regulation (such as carrying out suitability or appropriateness assessments);
- complying with regulatory recordkeeping obligations;
- complying with regulatory obligations in relation to measuring and managing risks within the Credit Suisse organization; and
- carrying on business relationships.

We may process your personal data for the legitimate business and other interests of Credit Suisse, including for the following purposes:

- with clients and other parties;
- providing services to clients;
- due diligence in relation to transactions with which Credit Suisse affiliates are involved;
- performing obligations and exercising rights under, and otherwise carrying out, contracts, or taking pre-contractual measures with you, your organization, or a third party;
- management of the businesses and further development of the services and products of the Credit Suisse organization;
- reviewing and optimizing procedures for needs assessment for the purpose of direct client discussions;
- marketing or market and opinion research;
- obtaining personal data from publicly-available sources for client acquisition purposes;
- compliance with licensing, permission, and/or licensing exemption requirements and regulatory requests or guidance related to such licenses, permissions, or exemptions;
- compliance with applicable laws, regulations, and judicial orders within and outside the United States;
- compliance with regulatory guidance, policy statements, best practice, and associated policy requirements and controls in connection with the carrying on of Credit Suisse business;
- facilitating and responding to regulatory requests and supervisory visits, and otherwise acting in an open and collaborative manner with competent regulatory authorities;
- prevention of and investigations related to financial crime, including fraud, financing of terrorism, and money laundering, and compliance with sanctions, including know your customer (KYC) and regular politically exposed persons (PEP) screening;

- asserting legal claims and defenses in legal disputes;
- carrying out conflict checks;
- handling client complaints;
- warehousing appropriate information within a single jurisdiction in order to coordinate the services and business activities of the Credit Suisse organization and satisfying other administrative needs across the organization;
- facilitating operational actions in connection with our business relationships (e.g. processing of payments, billing);
- validating the authority of signatories (e.g. when executing agreements and transactions);
- risk control across the Credit Suisse organization;
- consulting with credit rating agencies to investigate creditworthiness and credit risks where we may have an exposure to you;
- securing and operating Credit Suisse's IT systems; and
- video surveillance and measures to protect the rights of an owner of premises to keep out trespassers and to provide site security (e.g. access controls).

Information may be inferred from meal preferences or other information you provide to us in surveys or free text fields.

We may process your personal data in order to maintain our business relationship with you in accordance with our legal agreement(s) with you, including in order to carry out obligations or exercise rights we may have pursuant to the legal agreement(s) with you, to take steps necessary in order to conclude a legal agreement with you, or to take other steps at your or your representative's request prior to entering into a legal agreement with you.

There may be circumstances where we ask for your consent to process your personal data.

(iv) We may have shared personal information with the following categories of third parties:

Credit Suisse affiliates, including affiliates located outside the United States.
Public entities/institutions (e.g., regulatory, quasi-regulatory, tax authorities, or law enforcement).
Other credit or financial services institutions or corporate institutions.
Third parties in connection with transactions with which Credit Suisse is involved (e.g., correspondent banks, brokers, exchanges, or central clearing parties).
Prospective buyers.
Persons or entities for whom you have given consent to transfer personal data.
Professional advisors (e.g., law firms, accountants, auditors, and tax advisors).
Insurers.
Service providers and agents approved by Credit Suisse (e.g., for purposes such as IT services, logistics,

printing, telecommunications, consulting, sales and marketing, and translations).

3. Disclosures of personal information; No sale

Over the preceding twelve (12) months, we disclosed certain categories of personal information pertaining to California residents to the categories of third parties listed in the table above. We do not sell California residents' personal information.

4. Right to request deletion of personal information

You have a right to request the deletion of personal information that we collect or maintain about you. To submit a request to delete personal information, please call +1(800) 720-3452 (US) or submit an email request to us.data-protection@credit-suisse.com and include "California Request to Delete" in the subject line. Please specify in your request the personal information that you would like deleted, which can be all of your personal information.

We will ask that you provide certain information to verify your identity, such as a code sent to an email address we may have on file for you. If you have a password-protected account with us, we may verify your identity through our existing authentication practices for your account. The information that we ask you to provide to verify your identity will depend on your prior interactions with us and the sensitivity of the personal information at issue. Once we have verified your identity, we may ask you to confirm that you wish to have your personal information deleted. Once confirmed, we will respond to your request in accordance with the CCPA. If we deny your request in whole or in part, we will explain why.

5. Right to opt-out of the sale of personal information

Under the CCPA, you have the right to opt-out of the sale of your personal information by a business. However, we do not sell your personal information.

6. Right to non-discrimination for the exercise of privacy rights

You will not be discriminated against, in violation of California Civil Code §1798.125, because you exercise any of your rights under the CCPA.

7. Authorized agent

You can designate an authorized agent to make a request under the CCPA on your behalf if:

- The authorized agent is a natural person or a business entity registered with the Secretary of State of California; and
- You sign a written declaration that you authorize the authorized agent to act on your behalf.

If you use an authorized agent to submit a request to exercise your right to know or your right to request deletion, we may request additional information to verify your identity and that you have authorized the agent to act on your behalf. The information that we ask you to provide will depend on your prior interactions with us and the sensitivity of the personal information at issue.

If you provide an authorized agent with power of attorney pursuant to Probate Code sections 4000 to 4465, it may not be necessary to perform any additional steps, and we will respond to any request from such authorized agent in accordance with the CCPA.

8. Changes to this CCPA Notice

We reserve the right to amend this CCPA Notice from time to time and, if amended, a revised version will be posted to our website.

9. Contact for more information

If you have questions or concerns regarding our privacy policy or practices, you may contact us using the following details:

Email address: us.data-protection@credit-suisse.com

Postal address: The Data Protection Office
One Cabot Square
London
E14 4QJ
United Kingdom

APPENDIX 1 – List of Applicable Credit Suisse Affiliates

3902 South State, LLC
Alpine Securitization LTD
Boston Insurance SAC Ltd.
Boston Re Ltd.
C. Suisse Asesoria Mexico, S.A. de C.V.
Column ATC LLC
Column Management LLC
Credit Suisse (Argentina) S.R.L.
Credit Suisse (Hong Kong) Limited
Credit Suisse (Italy) S.p.A.
Credit Suisse (Lebanon) Finance S.A.L
Credit Suisse (Lie) Funds SICAV
Credit Suisse (Luxembourg) S.A.
CREDIT SUISSE (LUXEMBOURG) S.A. - SUCURSAL EM PORTUGAL
Credit Suisse (Luxembourg) S.A. Zweigniederlassung Österreich
Credit Suisse (Luxembourg) S.A., France Branch
Credit Suisse (Luxembourg) S.A., Ireland Branch
Credit Suisse (Luxembourg) S.A., Netherlands Branch
Credit Suisse (Qatar) LLC
Credit Suisse (Schweiz) AG
Credit Suisse (Singapore) Limited
Credit Suisse (UK) Limited
Credit Suisse AG
Credit Suisse AG (DIFC Branch)
Credit Suisse AG, Bahrain Branch
Credit Suisse AG, Cayman Islands Branch
Credit Suisse AG, Dublin Branch
Credit Suisse AG, Guernsey Branch
Credit Suisse AG, Hong Kong Branch
Credit Suisse AG, London Branch
Credit Suisse AG, Los Angeles Representative Office
Credit Suisse AG, Milan Branch
Credit Suisse AG, Mumbai Branch
Credit Suisse AG, Nassau Branch
Credit Suisse AG, New York Branch
Credit Suisse AG, San Francisco Representative Office
Credit Suisse AG, Seoul Branch
Credit Suisse AG, Shanghai Branch
Credit Suisse AG, Singapore Branch
Credit Suisse AG, Singapore Branch
Credit Suisse AG, Sucursal en España
Credit Suisse AG, Sydney Branch
Credit Suisse AG, Taipei Securities Branch
Credit Suisse AG, Tokyo Branch
Credit Suisse AG, Toronto Branch
Credit Suisse Agencia de Valores (Chile) Limitada
Credit Suisse Asesoramiento y Servicios S.A.
Credit Suisse Asset Management (UK) Holding Limited
Credit Suisse Asset Management Immobilien Kapitalanlagegesellschaft mbH
Credit Suisse Asset Management International Holding Ltd
Credit Suisse Capital Funding, Inc.
Credit Suisse Commercial Mortgage Securities Corp.
Credit Suisse Consultoria de Investimentos Ltda.
Credit Suisse EMG HoldCo LLC
Credit Suisse Energy LLC
Credit Suisse Equities (Australia) Limited
Credit Suisse Financial Services (Israel) Ltd.
Credit Suisse First Boston (Cayman) Limited
Credit Suisse First Boston Canada Legacy Limited

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Credit Suisse First Boston Data & Analytics LLC
Credit Suisse First Boston Finance (Proprietary) Limited
Credit Suisse First Boston Mortgage Capital LLC
Credit Suisse First Boston Next Fund, Inc.
Credit Suisse First Boston Princeton LLC
Credit Suisse First Boston RAFT, LLC
Credit Suisse First Boston Securities Cairo S.A.E.
Credit Suisse Gestion S.G.I.I.C., S.A.
Credit Suisse Group Finance (U.S.) Inc.
Credit Suisse Guernsey AF Trust
Credit Suisse Hank Holdings LLC
Credit Suisse Holdings (USA), Inc.
Credit Suisse Hypotheken AG
Credit Suisse Insurance Broker AG
Credit Suisse InvestLab 2 AG
Credit Suisse Investment Management (Shanghai) Co., Ltd.
Credit Suisse IP GmbH
Credit Suisse Istanbul Menkul Degerler A.S.
Credit Suisse Labs GmbH
Credit Suisse Labs GmbH, San Francisco Branch
Credit Suisse Lending Trust (USA)
Credit Suisse Lending Trust (USA) 2
Credit Suisse Lending Trust (USA) 4
Credit Suisse Lending Trust (USA) 5
Credit Suisse Life & Pensions AG
Credit Suisse Life & Pensions AG, Italy Branch
Credit Suisse Life (Bermuda) Ltd.
Credit Suisse Life Settlements LLC
Credit Suisse Management LLC
Credit Suisse Nominees (Guernsey) Limited
Credit Suisse Premium Finance LLC
Credit Suisse PSL GmbH
Credit Suisse Saudi Arabia
Credit Suisse Securities (Europe) Ltd, Seoul Branch
Credit Suisse Securities (Japan) Limited
Credit Suisse Securities (Thailand) Limited
Credit Suisse Securities (USA) LLC
Credit Suisse Services (USA) LLC
Credit Suisse Services AG
Credit Suisse/Solargenix SPV, LLC
CSAM Americas Holding Corp.
CSFB Canada Holding Corporation
CSFB Holt LLC
CSFB Reinsurance Intermediaries LLC
CSH Parent C3 LLC
CSH Parent LLC
CSH Parent.2 LLC
CSMCM 2016-RPL1 Trust
CSMCM 2017-RPL1 Trust
CSMCM 2017-RPL2 Trust
CSMCM 2017-RPL3 Trust
CSMCM 2018-RPL1 Trust
CSMCM 2018-RPL10 Trust
CSMCM 2018-RPL11 Trust
CSMCM 2018-RPL12 Trust
CSMCM 2018-RPL2 Trust
CSMCM 2018-RPL3 Trust
CSMCM 2018-RPL4 Trust
CSMCM 2018-RPL6 Trust

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CSMCM 2018-RPL7 Trust
CSMCM 2018-RPL8 Trust
CSMCM 2018-RPL9 Trust
CSMCM 2018-SP2 Trust
CSMCM 2018-SP3 Trust
CSMCM 2019-RPL3 Trust
CSMCM 2019-RPL5 Trust
CSMCM 2019-SPL1 Trust
CSSEL Guernsey Bare Trust
CST Pensions Limited
DLJ Bridge Finance, Inc.
DLJ Long Term Investment Corporation
DLJ Mortgage Capital, Inc.
JSC "Bank Credit Suisse (Moscow)"
Merban Equity AG
New Atlantic Holdings (South Africa) (Pty) Ltd.
New TR Holdings LLC
Opportunity Funding I LLC
Redwood Guernsey I Funding Trust
Redwood Guernsey I Master Trust
Redwood Guernsey I SPIA Trust
Redwood Guernsey II Funding Trust
Redwood Guernsey II Master Trust
Redwood Guernsey II SPIA Trust
Residential RealEstate Review Services, Inc.
Residential RealEstate Review, Inc.
RRR Appraisal Services, Inc.
Sail Guernsey I Funding Trust
Sail Guernsey I Master Trust
Sail Guernsey I SPIA Trust
Sail Guernsey II Funding Trust
Sail Guernsey II Master Trust
Sail Guernsey II SPIA Trust
SCALE Aviation Management DAC
SCALE Aviation Designated Activity Company
SCALE Aviation Management Designated Activity Company
SCALE Aviation Ltd
Select Portfolio Servicing, Inc.
Signac, LLC
SP Holding Enterprises Corp.
Special Situations Holdings IX LLC-Icon
SPS Advance Funding LLC
STARs Master Trust
STARs Series I Trust
Terminus Insurance, Inc.
Wake Holdings LLC