

UBS Zoom Meeting Disclaimer

Disclaimer/Authorization on UBS meeting website:

By joining this meeting, you acknowledge and explicitly agree that:

- i. Zoom Video Communications, Inc., ("**Zoom**"), a third-party service provider headquartered in the United States and engaged by UBS Business Solution US LLC ("**UBS**"), is operating this meeting ("**Zoom Meeting**");
- ii. your personal data, such as the information you enter when accessing the Zoom Meeting (e.g. name, email address), the name and IP address of your device, and any other personal or (prospective) client identifying data related to your business relationship with UBS, including the Zoom Meeting itself, on screen, or in the text chat associated with the Zoom Meeting, recordings of the Zoom Meeting, files, any other information uploaded or shared while using Zoom ("**Client Data**"), may be disclosed to and processed by (1) UBS, UBS Group entities and its service providers globally (including Zoom) for the performance of this Zoom Meeting and the fulfilment of any instructions you provide to UBS during the Zoom Meeting (subject to the terms of your agreements with UBS), and (2) may also be shared with and viewed by (including on the meeting screen and text chat) any other person who may join the Zoom Meeting (the "**Purposes**"). You authorize UBS to disclose Client Data to UBS Group entities and their service providers globally for the Purposes. **Accordingly, you release UBS to this extent from any applicable duty of confidentiality and waive any applicable bank client secrecy.**
- iii. Client Data will be collected by Zoom as outlined in the Zoom Privacy Statement (available on www.zoom.us/privacy), and such data will be stored in the United States;
- iv. if Client Data is transferred abroad, it may no longer be protected by your local laws (e.g., where relevant, banking secrecy, financial privacy, client confidentiality and data protection laws may not provide for adequate protection) and may fall under foreign regulations that allow Client Data to be passed to local authorities or other third parties;
- v. although the communications are secured by encryption, there are inherent risks in transmitting information and Client Data over the internet including the risk that such information may be intercepted, monitored or otherwise interfered with by third parties. You acknowledge and accept these risks;
- vi. where applicable under your agreements with UBS, the terms that apply to communications via telephone will also apply to communications via Zoom. This means that, for example, an instruction you provide to us via Zoom will be treated as if provided via telephone (subject to the terms of your agreements with UBS). Notwithstanding this, you agree that we may contact you via another communication channel (e.g., by telephone or email) for security purposes to verify the authenticity of your instructions;
- vii. you will not record this Zoom Meeting or any part of it whether by video or sound recording, screen shot or screen grab or otherwise; and
- viii. this Zoom Meeting may be recorded by UBS for training and business purposes and/or to comply with legal or regulatory obligations.

UBS will generally retain your personal information for only as long as necessary to fulfil the Purposes or to comply with legal, regulatory or internal policy requirements. For detailed information on how UBS uses and discloses personal data, how long we retain it, how we keep it secure and your rights over your personal data, please refer to our country specific Privacy Notice published at www.ubs.com/global/en/legal/privacy. For information on how Zoom processes your personal data, please refer to the Zoom privacy statement at www.zoom.us/privacy.