

DATA PROTECTION AND PRIVACY NOTICE

utmost™

The purpose of this Data Protection and Privacy Notice is to inform you of your statutory rights and the protections available to you in relation to your Personal Data when it is provided to Utmost Portfolio Management Limited (“UPM”) and to provide further information on how we use your Personal Data.

UPM is registered with the Office of the Data Protection Commissioner in Guernsey as a data controller and data processor.

Personal Data is any information relating to you as an identifiable individual, and because your Personal Data has been provided to UPM, you are entitled to the statutory rights and protections afforded by Data Protection (Bailiwick of Guernsey) Law, 2017 which is equivalent to Regulation (EU) 2016/679, the General Data Protection Regulation or “GDPR”.

COOKIES

This website makes use of cookies that helps us to distinguish you from other users of the website. Cookies are small non-executable files stored on your hard drive for the purpose of identifying your computer. Cookies also help us monitor what sections of the website you have visited, but do not hold any personal or confidential information about you. You are not obliged to accept cookies and can turn them off on your browser, although this may prevent access to areas that require registration.

HOW WE USE YOUR PERSONAL DATA

UPM will collect and process your Personal Data lawfully and fairly to the extent necessary for the management of your portfolio (or the portfolio that your data is linked to). We reserve the right to further process your Personal Data where we consider it necessary to protect your vital interests or where we are compelled to under applicable law.

Should UPM need to use Personal Data that is classified by law as “Sensitive Personal Data” or process your Personal Data for purposes other than for the management of a portfolio, such as direct marketing, then the reasons will be explained to you in writing and your specific consent will be required. You may withdraw such consent at any time by providing us with written notice.

“Sensitive Personal Data” is defined as data revealing racial or ethnic origin, religious, political or philosophical beliefs, genetic, biometric, health data or data concerning an individual’s sexual orientation.

When a portfolio has been established with UPM, your Personal Data will be used only where necessary for the purposes of managing the portfolio and to comply with our statutory and regulatory obligations. We are required

to inform you of your statutory rights as a data subject and provide you with a range of related information.

We will not retain more Personal Data than we need in order to manage your portfolio, or to meet our obligations under applicable law and regulation. If you wish to withdraw your consent to the use of your Personal Data in this respect, it will be necessary to liquidate and transfer the resulting value of your portfolio. This is because we cannot manage your portfolio without reference to your Personal Data.

It should be noted that we have a statutory obligation regarding the retention of client records following the termination of a portfolio.

The Personal Data that we require about you will typically comprise of:

- › Full name and any former names or aliases.
- › Permanent residential address, preferred email address(es), and telephone number(s).
- › Nationality and Dual Nationality.
- › Date and place of birth.
- › Tax domicile and Tax Identification Number (where applicable).
- › Documents which determine your identity and current or former residential address(es).
- › Information relating to the source(s) of your wealth, including but not limited to your current and former income and employment and details of any public position held by you either currently or in the past.

We may require additional Personal Data or require validation of your Personal Data at any time in order to ensure that your Personal Data is up to date, accurate and sufficient for us to manage the portfolio.

HOW WE STORE YOUR PERSONAL DATA

Personal Data records held by us will typically comprise, but not be limited to hard copy documents, scanned documents, transaction information, email communications, telephone voice recordings where applicable and CCTV images (if you visit our premises), that are stored on electronic and/or physical systems.

All Personal Data is held by us on a strictly confidential basis but may be transferred or disclosed by us in the following circumstances:

- › with other companies in our corporate group;
- › to your Financial Adviser, Trustees, or any third party as may be authorised by you;
- › to our service providers, meaning any agent, contractor or third-party service provider, wherever they are located in the World;
- › to statutory authorities wherever located in the World, including but not limited to, financial and other regulators, tax authorities and the police or other law enforcement agencies. Any disclosure will be limited to

the extent as may be required for us to comply with applicable law, regulation, regulatory code, rule or official guidance, including in connection with tax information exchange and the prevention and detection of money laundering, terrorist financing, fraud and other financial crimes.

We are required to hold your Personal Data during the lifetime of the portfolio and we will retain it for a period of up to 10 years after the business relationship ceases, which we deem to be necessary to meet our statutory and regulatory obligations. Your Personal Data will not be retained for longer than is necessary and it will be erased or otherwise put beyond use when it is no longer required.

YOUR STATUTORY DATA PROTECTION RIGHTS

As the subject of Personal Data that has been provided to UPM, you are provided with the following statutory rights of data protection by the Data Protection (Bailiwick of Guernsey) Law, 2017:

YOUR STATUTORY RIGHTS	OUR COMMITMENT TO YOUR RIGHTS
<p>The right to information regarding the processing of Personal Data when collected from the data subject.</p> <p>You are entitled to certain information about the intended use of your Personal Data when providing that data to an organisation.</p>	<p>When data is collected from you, you will be provided with clear and concise information regarding the intended use of your Personal Data, your rights as a data subject, our official contact details and the contact details of our Data Protection Officer.</p>
<p>The right to information regarding the processing of Personal Data when collected indirectly from the data subject.</p> <p>Where your Personal Data is provided indirectly to an organisation, you are entitled to the same rights and information as other data subjects.</p>	<p>Where your Personal Data is provided to us by a third party on your behalf, such as your independent financial adviser, Trustee, or another party, you are entitled to the same information and rights as other data subjects.</p>
<p>The right to object to processing for direct marketing purposes.</p> <p>You are entitled to object to the use of your Personal Data for direct marketing purposes.</p>	<p>We will ask you for your specific consent before we use your Personal Data for direct marketing purposes. You are entitled to refuse consent or where given, you may withdraw this consent at any time by informing our Data Protection Officer at DPO@utmostworldwide.com</p>
<p>The right of access to the Personal Data of the data subject (subject to relevant exceptions).</p> <p>You are entitled to know what Personal Data is recorded about you.</p>	<p>We will ordinarily provide a schedule of your Personal Data that is held by us upon request.</p> <p>You are not ordinarily entitled to receive copies of our documentation, particularly where this may disclose the Personal Data of other individuals, but we may choose to provide you with such copies of documents at our sole discretion.</p> <p>Please note: We can only provide data relating to recorded telephone calls or CCTV images if you provide the date and approximate time of the relevant interaction. In addition, we are not required to respond to requests for Personal Data that we consider to be frivolous, vexatious, unnecessarily repetitive or excessive.</p>

YOUR STATUTORY RIGHTS	OUR COMMITMENT TO YOUR RIGHTS
<p>The right to data portability.</p> <p>You might be entitled to receive your Personal Data from us in a portable format.</p>	<p>In the event, a right to data portability arises, we will provide you with details of your relevant Personal Data in portable format. It should be noted that the 'right to data portability', is a limited right and is only valid when Personal Data is being processed by automated means.</p>
<p>The right to rectification.</p> <p>You are entitled to require the rectification of any Personal Data that is inaccurate, incorrect or recorded in error.</p>	<p>If you become aware or suspect that any Personal Data held by us is inaccurate, incorrect, incomplete or recorded in error, you should inform our Data Protection Officer in writing at DPO@utmostworldwide.com and we will make such corrections, changes or additions as soon as it is practicable.</p>
<p>The right to restriction of processing.</p> <p>Where you wish to dispute the accuracy or integrity of Personal Data held about you, you are entitled to require the organisation to restrict the processing of that data until the issue is resolved.</p>	<p>Where you wish to dispute the accuracy or integrity of the Personal Data that we hold about you, please notify our Data Protection Officer in writing at DPO@utmostworldwide.com. If we do not agree to amend or remove the Personal Data in question, we will inform you of the reasons and restrict the processing of that data until the issue has been resolved.</p>
<p>The right to data erasure.</p> <p>You are entitled to have your Personal Data erased or otherwise put beyond use when we no longer have a need to use it.</p>	<p>We are required by law to hold your Personal Data during the lifetime of your portfolio for a period of 10 years after our business relationship with you ceases, which we deem to be necessary to meet our statutory and regulatory obligations. Your Personal Data will not be retained for longer than is necessary and it will be erased or otherwise put beyond use when it is no longer required.</p>
<p>The right not to be subject to decisions based on automated processing.</p> <p>You are entitled to know if your Personal Data is used in any automated decision making process.</p>	<p>We do not currently utilise any Personal Data for automated decision making processes.</p>
<p>The right to object to processing on grounds of public interest, historical or scientific purposes.</p> <p>In certain circumstances, you may object to your Personal Data being retained or disclosed for public interest, historical or scientific purposes.</p>	<p>We do not currently hold or expect to hold Personal Data that is likely to be of public interest, or of historical or scientific importance. If you have provided Personal Data to us that you think may fall into these categories, please notify our Data Protection Officer in writing at DPO@utmostworldwide.com</p>
<p>The right to be notified of rectification, erasure and restrictions.</p> <p>You are entitled to be informed when your Personal Data has been rectified, erased or restricted.</p>	<p>We will ordinarily confirm to you in writing when any rectification, erasure or restrictions have been carried out at your request.</p>
<p>Who is responsible for managing and controlling my Personal Data?</p>	<p>The data controller of your Personal Data is:</p> <p>Utmost Portfolio Management Limited Utmost House, Hirzel Street, St Peter Port, Guernsey, GY1 4PA</p>
<p>How can I contact the Data Protection Officer?</p>	<p>You can contact our Data Protection Officer at: DPO@utmostworldwide.com</p>

YOUR STATUTORY RIGHTS	OUR COMMITMENT TO YOUR RIGHTS
Is my Personal Data classified as Sensitive Data?	<p>We will not ordinarily ask you to provide “Sensitive Personal Data”, but if this does become necessary, we will inform you of the reasons and ask for your specific consent to use or process any Personal Data that qualifies as “Sensitive Personal Data”.</p> <p>Note: “Sensitive Personal Data” is defined as data revealing racial or ethnic origin, religious, political or philosophical beliefs, genetic, biometric, health data or data concerning an individual's sexual orientation.</p>
How have you obtained my Personal Data?	We only accept Personal Data as provided to us by either you, a third party on your behalf, such as your independent financial adviser, third party administrator, or another party such as a Trustee who has opened an account. We may also ask you directly for additional Personal Data where this is required to operate the account.
What is the purpose and legal basis for processing my Personal Data?	Your Personal Data will be collected and processed only in connection with fulfilling a contract with UPM. If we wish to use your Personal Data for any other purpose, we will advise you and seek your prior written consent.
Is it legitimate for my Personal Data to be disclosed to a third party?	We will only disclose your Personal Data to a third party in circumstances where we are compelled by an applicable law, which includes for the purposes of international tax information exchange, or for the prevention of money laundering, the financing of terrorism, fraud or other financial crime, or where we consider it to be in your vital interests.
Who are the recipients or categories of recipients of my Personal Data, if other than UPM?	Your Personal Data is controlled by UPM, but it may be necessary for your Personal Data to be processed by or passed onto our outsourcing partners. In any event, your Personal Data will remain confidential and will be covered by the applicable statutory rights and protections.
Will my Personal Data be transferred to a jurisdiction, other than a Member State of the European Union?	<p>We may transfer your Personal Data to our outsourcing partners, in any jurisdiction but we will only do this where it is necessary for the purposes of the management of your portfolio.</p> <p>In any event, your Personal Data will remain confidential and will be covered by the applicable statutory rights and protections.</p>
What is the period for which my Personal Data is expected to be kept?	UPM will not keep or use your Personal Data for longer than it is needed. However, we are subject to a range of legal obligations that require the retention of Personal Data, and it will typically be retained by us for at least 10 years after termination of the portfolio. After this period, we will arrange for the secure destruction of documents containing your Personal Data and where stored electronically, these will be erased or otherwise put beyond use. Our Data Protection Officer will be happy to provide more details upon request to DPO@utmostworldwide.com

YOUR STATUTORY RIGHTS	OUR COMMITMENT TO YOUR RIGHTS
What are my rights as a data subject?	Your statutory rights as a data subject are summarised within this Data Privacy Notice.
Can I withdraw my consent to the processing of my Personal Data?	<p>You cannot withdraw your consent to the processing of your Personal Data by UPM except by liquidating and transferring the resulting value of your portfolio.</p> <p>This is because the portfolio cannot be continued if we are not authorised to process your Personal Data. Our Data Protection Officer will be happy to provide more details upon request.</p>
How can I complain about data protection issues?	<p>If you are dissatisfied with the manner in which your Personal Data is processed by UPM, then you should lodge a complaint in the first instance with our Data Protection Officer at DPO@utmostworldwide.com</p> <p>You are also entitled to lodge a complaint or an appeal against a decision made by our Data Protection Officer by directly contacting:</p> <p>Office of the Data Protection Commissioner, Guernsey Information Centre, North Esplanade, St Peter Port, Guernsey, GY1 2LQ</p> <p>Email: enquiries@dataci.org</p> <p>Telephone: +44 (0)1481 742074</p>
Does UPM base any decision about me using an automated processing system?	UPM does not currently utilise any automated decision making processes. We will inform you if such processes are introduced in the future that may affect you or your Personal Data.

If you have any queries regarding this notice, please contact our Data Protection Officer at DPO@utmostworldwide.com