

Privacy statement

UBS appreciates your visit to this web site ("UBS Website") and your interest in our services and products. Your privacy is important to us and we want you to feel comfortable visiting our site. We take care to protect your personal data collected, processed and used during visits to the UBS Website.

By accessing the UBS Website you accept this Privacy Statement ("Statement").

If you do not agree to this Statement, do not proceed to further web pages of the UBS Website.

This Statement may be updated from time to time. We therefore ask you to consult it on a regular basis. The last line of this Statement indicates when the Statement was last updated.

What are the purpose and the scope of this Statement?

UBS AG, its subsidiaries and branches ("UBS" or "We") are committed to safeguarding the personal information that we collect from individuals who use the UBS Website. Accordingly, UBS has developed this Statement to describe what type of data and how it will be collected from users of the UBS Website and the purposes for which UBS may collect, share or disclose the data. UBS also outlines reasonable precautions which are taken to keep your data secure.

This Statement applies to any information obtained by UBS through your use of the UBS Website. It is not applicable to any Internet websites controlled by third parties not affiliated with UBS that the UBS Website may link to ("Third Party Sites"). Please review the privacy statements of Third Party Sites as UBS 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 UBS such as client privacy statements or notices, and any applicable mandatory laws and regulations.

What information do we collect from you and for what purpose?

When you visit the UBS Website, our web server automatically records your IP address, the web site from which you visit us, the type of browser software used, the web pages you actually visit including date and duration. In addition, we collect personal data which you provide through the UBS 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. UBS will use your personal data only for the purposes of technical administration and research & development of the UBS

Website as well as customer and user administration and marketing.

We use your personal data to inform you about our services and products only in line with applicable laws and regulations.

How do we collect and store information from you?

UBS uses tracking technology such as cookies or tags to gather such information as outlined above (see: "What information do we collect from you and for what purpose?") and to understand how visitors use the UBS Website. Tracking technology helps us manage and improve the usability of the UBS Website, for example, by determining whether there has been any contact between your computer and us in the past and identify the most popular sections of the UBS Website.

Please ensure that your computer setting reflects whether you accept cookies and other tracking technologies or have disabled or deactivated them. You can set your browser to warn you before accepting such tracking technology, or you can also set it to refuse such devices. The specific instructions can be found in the manual of your browser. Disabling or deactivating of devices may result in a reduced availability of the services provided by the UBS Website or parts of the UBS Website may no longer function correctly.

All electronic messages sent to and from UBS are automatically retained in a distinct journaling system which preserves the evidential weight of the e-mails. They are protected by adequate legal, technical and organisational measures and may only be accessed in justified cases in line with applicable laws and regulations (e.g. court order, suspicion of criminal conduct, violation of regulatory obligations, material breach of employment contract) to specific persons in defined functions (e.g. Legal, Compliance, Risk). Every step of the process as well as the search criteria used, are logged in an audit trail. All emails are disposed of after the applicable retention period has expired.

To whom do we disclose information gathered from the UBS Website?

UBS may disclose your information to its employees, agents and affiliates inside or outside your country of residence to perform services for UBS. Our employees, agents, affiliates and third party providers who have access to personal data obtained through the UBS 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 applicable rules, orders, subpoenas, official requests, or similar processes as either required or permitted by applicable law.

Which security measures have been implemented to protect information from you?

UBS uses technical and organisational security measures in order to reasonably protect personal data against unauthorized access, accidental or intentional manipulation, loss and destruction.

What is to be considered when data is transferred over the Internet?

The Internet is generally not regarded as a secure environment, and information sent via the Internet can be accessed by unauthorized third parties, potentially leading to disclosures, changes in content or technical failures. Even if both sender and receiver are located in the same country, information sent via the Internet may be transmitted across international borders and be forwarded to a country with a lower data protection level than exists in your country of residence.

Please note that we accept no responsibility or liability for the security of your information whilst in transit over the Internet to UBS. In order to protect your privacy we would like to remind you that you may choose another means of communication with UBS, where you deem it appropriate.

How do we deal with information from individuals under the age of 18?

The UBS Website does not seek to collect personal data from individuals under the age of 18. Individuals under the age of 18 should receive permission from their parent or legal guardian before providing any personal data to UBS on the UBS Website.

How can you access or review your personal data?

Should you have a request regarding the processing of your personal data please send a letter to the following address:

Group Data Protection Officer
UBS AG
P.O. Box
8098 Zürich
Switzerland