



U.S. SMART E-MAILS PRIVACY DISCLAIMER

This disclaimer is issued by UBS Financial Services Inc. ("UBS" or "We").

1 Purpose of processing

UBS collects and processes your personal data in connection with smart e-mails for the purpose of better understanding your e-mail interests and preferences, so that we may in turn serve you better, with more relevant thought leadership, product, sales and marketing content. As we consider e-mail an important channel to connect and engage with you, we aim to improve what we send to you by e-mail and how we send it.

Information obtained will be used to improve e-mail campaigns and provide you with personalized e-mails, newsletters, recommendations and other content. The information we gather about your use of our emails may be combined with other information we have or collect about you to help us enhance our understanding of your interests and preferences.

2 How it works

E-mails that you receive from us, capture your reaction using technological means. Please note that no software or tracking technology is installed or stored on your device. Your reaction to such e-mails is captured and analyzed to gauge popularity and relevance of the e-mail content as well as to understand your personal preferences. Interest profiles are created based on your interactions with our emails which provide us insights into your interests and preferences.

3 Data access

Relevant business teams including those that support our financial advisors will use the information for the purposes as described above. We may also share the information we collect with relevant UBS affiliates and service providers.

How long the data is stored

We will retain your information in line with applicable legal, regulatory or internal policy requirements. For further information including how UBS generally processes and protects your data, please refer to the UBS Privacy Notice available at www.ubs.com/privacy-statement-en.

4 Questions?

For any queries or questions, please contact your relevant UBS contact.