

MyPension Terms and Conditions of Use

Issued September 2023

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1. Scope

The Pension Fund of Credit Suisse Group (Switzerland) (hereinafter *Pension Fund*) operates the MyPension online portal (hereinafter *MyPension*) for its insured.

These Terms and Conditions of Use govern the use of MyPension. By using MyPension, the insured acknowledges these Terms and Conditions of Use. All references to persons in the present Terms and Conditions of Use refer equally to both females and males.

2. Access to MyPension

Access to MyPension is granted to the insured of the Pension Fund who have registered to use MyPension with the Pension Fund/registered on MyPension and who have identified themselves by supplying the means of identification requested by MyPension. The means of identification may be supplemented, changed, or replaced at any time by the Pension Fund. For security reasons, users are recommended to change their passwords periodically.

Insured identifying themselves in accordance with this section 2 are deemed by the Pension Fund to be authorized to access the corresponding individual online profile and information it contains in MyPension, and to use the available tools and applications, e.g. select binding contribution options, perform simulations, download forms, and view documents made available on the portal.

The Pension Fund has the right, e.g. in the event of suspected misuse by unauthorized third parties, at any time and without stating reasons to refuse to provide information or accept communications and/or to block access to MyPension in full or in part. It also reserves the right in general to demand that an individual identify themselves by other means (e.g. a signature or meeting in person).

Technical access to MyPension takes place via the internet through a web browser. If an insured uses an unsupported web browser version, it may not be possible to use all or part of MyPension. In the event of any technical problems of any kind, e.g. on the end device belonging to the insured or with the internet connection, the Pension Fund is unable to provide support.

3. Due Diligence Obligations of the Insured

It is the responsibility of the insured to keep their login details secret and to prevent misuse by third parties. In particular, passwords may not be stored unprotected on an electronic device.

The insured bears full responsibility for all consequences arising from the use, or misuse, of the means of identification. If there is any reason to suspect that unauthorized third parties have gained knowledge of the login details, the password must be changed immediately and, if applicable, the Pension Fund must be asked to block access to MyPension. An insured who downloads documents from MyPension is responsible for keeping the data secure as required. The insured must handle QR codes carefully within the portal and protect the QR codes against misuse by third parties. In any event, the responsibility of the Pension Fund ends as soon as a document or other data leaves the Pension Fund's systems.

4. Security Guidelines

Even if the security precautions on the end device are state of the art, absolute security cannot be guaranteed when accessing MyPension over the internet.

Technical access to MyPension is the sole responsibility of the insured. The Pension Fund does not distribute any special security software and accepts no liability for the network operator (e.g. internet provider) or the software and applications used by the insured.

The Pension Fund draws the insured's attention to the following risks in particular when using MyPension:

- Inadequate security precautions and lack of security precautions on the end device can make it easier to gain unauthorized access to the insured's data. There is the potential risk that a third party may gain undetected access to the end device while the insured is using MyPension. The insured is responsible for obtaining information on the necessary security precautions. The Pension Fund therefore recommends that the insured equip devices with up-to-date security software in each case and, if using WLAN, to ensure the latter is password-protected. It is also generally advised against using MyPension via a public WLAN. Furthermore, it is important to only use software obtained from trustworthy sources.
- Information and data are transferred between the Pension Fund and the insured over an open, publicly accessible network. Although the data transfer between the Pension Fund and the insured is generally encrypted, certain transport connection data such as sender and recipient addresses and emails between the Pension Fund and the insured are not encrypted. It is therefore possible to infer that a relationship exists between the insured and the Pension Fund.
- The Pension Fund has no influence over whether and how the internet provider selected by the insured analyzes the data traffic. It may therefore become possible to deduce when and with whom an internet user has made contact.

If no activity takes place over a certain period of time on MyPension, the current session will be closed automatically for security reasons and it will be necessary to log in again.

5. Warranty and Liability

The Pension Fund provides no warranty for the accuracy and completeness of the data provided, simulated, or transmitted.

The contributions relating to the Award are shown as of the reference date and do not necessarily correspond to the contributions actually booked. The values are indicative. Pension provision is based on the Regulations. In the case of deviations from the information provided on insurance certificates, simulations or other documents, the Regulations shall apply.

The Pension Fund also excludes any warranty and liability for access to MyPension being uninterrupted or error-free at any time, and shall in particular not be responsible for losses incurred as a result of transmission errors, technical defects, system overload, interruptions (including system-related maintenance work), malfunctions, illegal interventions or malicious blocking of telecommunications infrastructure and networks, or owing to other inadequacies on the part of the telecommunications infrastructure or network operators.

6. Data Protection and Data Security

The Pension Fund shall take all reasonable technical and organizational measures to protect the data of the insured against unauthorized access or other illegal data processing. The data and documents which are displayed to the

insured in MyPension are taken from the Pension Fund's relevant areas and systems and remain visible only as long as the insured is connected online.

7. Blocking Access

The Pension Fund reserves the right, at any time, upon suspicion of security risks of any kind, to temporarily block access to MyPension in whole or in part in the interests of the insured and to protect the data relating to the insured. The Pension Fund assumes no liability for losses incurred as a result of such blocking.

8. Analysis of Patterns of Usage; Cookies

The Pension Fund analyzes the usage of MyPension. Such data assists the Pension Fund in improving the portal. Cookies (small text files with an embedded identification number) may be used. These also help the Pension Fund improve services. For example, previous visitors are re-identified by means of a cookie.

Most web browsers have functions to deactivate automatic acceptance of cookies or delete cookies already saved. If the insured does not want any cookies, the browser can be adjusted such that incoming cookies are stored only after being confirmed or are generally rejected. To make it easier for the insured to navigate around the website, the Pension Fund recommends accepting the cookies and not deleting them. If the cookies are blocked, it may not be possible to utilize the interactive features of MyPension in full.

9. Changes to the Disclaimer and Adjustments to MyPension

The Pension Fund has the right to amend these Terms and Conditions of Use at any time. The latest version of the Terms and Conditions of Use can be viewed at any time on the MyPension login page. By using MyPension, the insured acknowledges the amended current Terms and Conditions of Use.

10. Ending Access

If an insured leaves the Pension Fund (voluntary departure) or an insured event occurs, the right of access to MyPension will lapse. The Pension Fund shall determine the exact date on which access for an insured ends.