

NOTICE TO CLIENT**Notice of amendments to the "General Conditions" and the "Personal Data Notice", effective from 11 December 2024 (the "Effective Date")**

Dear Valued Client,

Please note that from the Effective Date, clause 17.1(a) of the General Conditions is revised to the following:

- "any contractor, sub-contractor or service provider (whether or not an EFG Bank Group Member and whether in Singapore or elsewhere) that provides financial, administrative, custodial, nominee, data management or archiving, market research, back office support, telecommunications, computer systems, payment or Securities clearing, data processing, or other services to any EFG Bank Group Member in connection with the operation of its business;"

Please note that from the Effective Date, clause 2.5 of the Personal Data Notice is revised to the following:

- "The Bank may disclose Personal Data to any Relevant Party and/or any of their respective officers, employees, agents, contractors, sub-contractors or service providers, or to such other persons, as may be required, mandated or necessary for the provision of the services to the data subjects, the marketing of products, services, benefits, promotions and other subjects within any of the Relevant Classes, and any other Permitted Purposes. The data subject acknowledges and agrees that the recipients may be persons or entities within or outside Singapore."

From the Effective Date, any reference made to the General Conditions or the Personal Data Notice in any other terms and conditions, agreements, documents, or other materials provided by the Bank or entered into between us are references to the General Conditions and the Personal Data Notice as amended under this notice.

Please note that the amendments are binding for accounts opened with the Bank on or after the Effective Date. Should you have any queries, please contact your Client Relationship Officer.

Yours faithfully,

EFG Bank AG, Singapore Branch