

# EFG Bank (Luxembourg) S.A. List of Outsourcings

## Purpose

EFG Bank (Luxembourg) has proceeded with some outsourcings: (i) intra-group, with its head quarter (EFG Bank AG) and (ii) outside the EFG group, to third party providers.

All outsourcings are compliant with Art. 41 of the Law of 5 April 1993 on the financial sector, regarding the Banking secrecy.

In addition, pursuant to Art. 4(2) of the General Terms & Conditions, the present document aims at informing EFG Bank (Luxembourg)'s clients with the full list of outsourcings, and the information requested by the abovementioned art. A1 of the Law of 5 April 1993.

## Outsourcings services

Outsourced Services	Country of establishment of the service provider	Type of information transmitted
Dispatching of mailing to clients; IT infrastructure and/or, operational computing tasks; eBanking helpdesk services and digital access; Preparation of tax reporting; Preparation of financial statements; Management of client databases; Management of credits and debts of the Account Holder including credit and debts analysis; First line of defense operational analysis; Second line of defense operational risk controls, monitoring and analysis; Processes in relation to combat money laundering, financing of terrorism, and/or market abuse; Processing orders via SWIFT or e-banking for the purposes of executing payment transactions, particularly including credit transfers, transfers of funds, and direct debits; Processing orders via SWIFT or e-banking for financial instruments (executing orders, unwinding, custody); Marketing; Performing regulatory reportings (EMIR; CESOP, CEDRS, etc.) Technical PSD2 platform access; Technical PSD2 strong authentication; Voice recording; IT proxy.	Switzerland Luxembourg Belgium Germany Italy	Depending on each service, only the necessary information are transmitted, according to a «need to know» basis.  The information may contain client's data; payment's beneficiaries' details; investment's profile information (mainly LEI); etc.

## Update frequency

This document may be updated regularly, depending on the outsourcings performed by EFG Bank (Luxembourg). This latter complies to all the adequate regulation when assessing the outsourcing (mainly, but not exclusively, the Law of 5 April 1993 on the financial sector; the CSSF Circular 22/806 on outsourcing arrangements; etc.

This document being published on EFG Bank (Luxembourg) S.A.'s website, all Clients are informed, at any time, of all the existing outsourcings.

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