

**Information on the Financial Market Money
Laundering Act (Finanzmarkt-
Geldwäschegesetz – FM-GwG)**

The Austrian Financial Market Money Laundering Act (Finanzmarkt-Geldwäschegesetz – FM-GwG) requires UniCredit Bank Austria AG, as part of its duty of care to prevent money laundering and terrorism financing, to obtain and keep documents and information from customers when entering into business relations with them or when carrying out a transaction.

Pursuant to Section 5 ff. of the Austrian Financial Market Money Laundering Act, the bank has to

- establish and check the identity of customers, beneficial owners of customers or trustors of customers,
- evaluate the customer's purpose and the type of business relations sought by the customer,
- obtain and check information on the origin of funds used, and
- regularly monitor the business relations and the transactions carried out under the business relations.

Upon expiry of a retention period of 5 years, UniCredit Bank Austria AG will delete all personal data that have been processed or stored exclusively on the basis of the Austrian Financial Market Money Laundering Act unless another Austrian Act or a regulation issued by the Austrian Financial Market Authority requires compliance with a longer retention period.

Personal data are processed exclusively for the purpose of preventing money laundering and terrorism financing. Such data are not used for any other, including commercial, purposes. As data are processed under the above-mentioned duty of care on the basis of a legal obligation, there is no right of objection under Austrian data protection rules.

**Information on the Austrian Common
Reporting Standard Act (Gemeinsamer
Meldestandard-Gesetz – GMSG)**

The Austrian Common Reporting Standard Act requires the credit institution to ascertain its customers' country of residence for tax purposes and in this connection to check the data of its customers (individuals and legal entities) and/or obtain self-certifications from its customers for tax purposes. If the credit institution finds that a customer is resident for tax purposes in another country taking part in automatic exchange of information to fight tax evasion, the credit institution has to report specific data to the Austrian tax authorities, which will forward such data to the competent foreign tax authorities.

The report to the tax authorities includes the following data:

- Name
- Address
- Country/Countries of residence
- Tax identification number(s)
- Date/place of birth (for individuals)
- Number(s) of account(s): savings accounts, deposit accounts, current accounts, safe-custody accounts
- Balance(s)/value(s) in the account(s) as at year-end or when the account was closed
- Investment income, other income from financial assets held in the account, and sale proceeds, and for legal entities additionally the data of any persons/entities controlling the customer:
 - Name
 - Address
 - Country/Countries of residence
 - Tax identification number(s)
 - Date/place of birth (for individuals)