TTS Israel Privacy Statement

Citibank, N.A. acting through its Israel Branch, provides a variety of products and services to its clients (referred to as “you” in this Privacy Statement), in the course of which personal data of individuals we interact with or obtain information on may be processes (“personal data”). This includes, inter alia, personal data relating to employees, officers, directors, beneficial owners, authorized persons and other personnel of our clients, service providers and other business counterparties (referred to as “Your Organization” in this Privacy Statement).

This Privacy Statement attempts to explain the main principles of the processing of the personal data.

1. **Who is responsible for your personal data and how can you contact them**?

   The Citi entities listed here (referred to as “we” in this Privacy Statement) are the controllers of your personal data:

   Citibank N.A., Israel Branch, Menachem Begin 121st road, Tel-Aviv.

   For further detail you may contact our Data Protection Officer Amos Harari at IL.ICRM@citi.com , 121 Begin road, 17th floor, Tel-Aviv.

2. **Why do we process your personal data**?

   We process your personal data, as necessary to pursue our legitimate business and other interests, for the following reasons:

   • to provide financial products and services to our clients and to communicate with you and/or our clients about them;

   • to manage, administer and improve our business and client and service provider engagements and relationships and for corporate marketing, business development and analysis purposes;

   • to monitor and analyze the use of our products and services for system administration, operation, testing and support purposes;

   • to operate and manage our information technology and systems, and to ensure the security of our information technology and systems;

   • to establish, exercise and/or defend legal claims or rights and to protect, exercise and enforce our rights, property or safety, or to assist our clients or others to do this; and

   • to investigate, respond to and address complaints or incidents relating to us or our business, to maintain service quality and to train our staff.

   We also process your personal data to comply with laws and regulations. We sometimes do more than the minimum necessary to comply with those laws and regulations, but only as necessary to pursue our legitimate interests in cooperating with our regulators and other

authorities, complying with foreign laws, preventing, or detecting financial and other crimes and regulatory breaches, and protecting our businesses and the integrity of the financial markets. This involves processing your personal data for the following reasons:

• to cooperate with, respond to requests from, and to report transactions and/or other activity to, government, tax or regulatory bodies, financial markets, brokers or other intermediaries or counterparties, courts or other third parties;

• to monitor and analyse the use of our products and services for risk assessment and control purposes, including detection, prevention and investigation of fraud;

• to conduct compliance activities such as audit and reporting, assessing, and managing risk, maintenance of accounting and tax records, fraud and anti-money laundering (AML) prevention and measures relating to sanctions and antiterrorism laws and regulations and fighting crime. This includes know your customer (KYC) screening (which involves identity checks and verifying address and contact details), politically exposed persons screening (which involves screening client records against internal and external databases to establish connections to ‘politically exposed persons' (PEPs) as part of client due diligence and onboarding) and sanctions screening (which involves the screening of clients and their representatives against published sanctions lists); and

• to record and/or monitor telephone conversations so as to maintain service quality and security, for staff training and fraud monitoring and to deal with complaints, disputes and potential and/or actual criminal activity. To the extent permitted by law, these recordings are our sole property.

There is no legal obligation to disclose information to us, and any disclosure of information is with your voluntarily consent. If you do not provide information that we request, we may not be able to provide (or continue providing) relevant products or services to, or otherwise do business with, you or Your Organization.

3. Where does Citi obtain your personal data?

We process personal data that you provide to us directly or that we learn about you from your use of our systems and applications and from our communications and other dealings with you and/or Your Organization.

Your organization may also give us some personal data about you. This may include your date of birth, title and job description, contact details such as your business email address, physical address and telephone number and other information required for KYC, AML and/or sanctions checking purposes (eg, a copy of your passport or a specimen of your signature).

We also obtain some personal data about you from international sanctions lists, publicly available websites, databases, and other public data sources. In general, we do not process biometric data. However, from time-to-time, we may process biometric data about you that we learn from your interaction with our systems and applications. For example, in order to prevent and detect fraud, we may collect and process data about your mouse speed and movements, your keystroke rhythm or your keyboard usage characteristics, in each case in order to verify your identity. We will always provide you with additional explanatory information and any additional required disclosures if we collect and otherwise process your

biometric data.

You may be able to log into or otherwise interact with our systems and applications by using biometric technology on your eligible mobile device. Such biometric authentication is a digital authentication method that utilizes your unique biometric data (eg, fingerprint or facial characteristics) and the built-in biometric technology on your eligible mobile device. Your biometric data remains on your eligible mobile device and is not transferred to us when this authentication method is used.

4. To whom do we disclose your personal data?

We disclose your personal data, for the purposes set out in Section 2, as follows:

• to Your Organization in connection with the products and services that we provide to it if Your Organization is our client, or otherwise in connection with our dealings with Your Organization;

• to other Citi entities (this includes the entities referenced at https://www.citigroup.com/global/about-us/global-presence) for the purpose of managing Citi's client, service provider and other business counterparty relationships;

• to third parties that form part of a payment system infrastructure, or which otherwise facilitate payments, including: communications, clearing and other payment systems or similar service providers; intermediary, agent and correspondent banks; digital or eWallets; similar entities and other persons from whom we receive, or to whom we make, payments on our clients' behalf;

• to export credit agencies, multilateral agencies, development finance institutions, other financial institutions, governmental authorities and their agents, insurers, due diligence service providers and credit assessors, in each case in connection with the products and services that we provide to Your Organization if Your Organization is our client, including in connection with financings;

• to service providers that provide application processing, fraud monitoring, call center and/or other customer services, hosting services and other technology and business process outsourcing services;

• to our professional service providers (e.g., legal advisors, accountants, auditors, insurers and tax advisors);

• to legal advisors, government and law enforcement authorities and other persons involved in, or contemplating, legal proceedings;

• to competent regulatory, prosecuting, tax or governmental authorities, courts or other tribunals in any jurisdiction;

• to other persons where disclosure is required by law or regulation or to enable products and services to be provided to you or Your Organization; and

• to prospective buyers as part of a sale, merger, or other disposal of any of our business or assets.

5. Where do we transfer your personal data?

We may transfer your personal data to Citi entities, regulatory, prosecuting, tax and governmental authorities, courts and other tribunals, service providers and other business counterparties located in countries which have different data protection standards to those which apply in your jurisdiction. When we transfer your personal data to Citi entities, service providers or other business counterparties in countries outside your jurisdiction whose data protection laws are not deemed to provide an adequate level of protection, we will ensure that they protect your personal data in accordance with applicable data protection laws.

6. How long do we keep your personal data?

We keep your personal data for as long as is necessary for the purposes for which the personal data was collected, including in connection with maintaining our relationship with you or Your Organization or in connection with performing an agreement with a client or Your Organization. We also retain your personal data where necessary to enable us to comply with a legal or regulatory obligation in accordance with our records retention policies and procedures or defend legal claims. When the retention of your personal data is no longer necessary, we will securely destroy it or we will irreversibly anonymize it so that it is no longer personal data.

7. What are your rights in relation to your personal data?

You may ask us to: (i) provide you with a copy of your personal data; (ii) correct your personal data; (iii) erase your personal data; or (iv) restrict our processing of your personal data. You may also object to our processing of your personal data. These rights will be limited in some situations, in accordance with applicable data protection laws; for example, where we are required to process your personal data to comply with a legal or regulatory obligation, defending legal claims, prevention of fraud, etc.

To exercise these rights or if you have questions about how we process your personal data, please contact us using the contact details in Section 1.You may also complain to the relevant data protection authorities in Israel where you live or work or where the alleged infringement of data protection law occurred. You can find contact information for the Israel Protection of Privacy Authority here: https://www.gov.il/en/departments/the privacy protection authority/govil-landing-page.

8. Changes to this Privacy Statement

This Privacy Statement takes effect on 01 January 2026; If we change it, to keep you fully aware of our processing of your personal data and related matters, we will post the new version to this website. In case of any material changes to this Statement, changes will come into effect within 30 days from our notification to you or Your Organization of such changes.

Treasury and Trade Solutions

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