

## **Terms and Conditions,**

### **Accessing the Website**

By accessing this website (the “Website”), the pages contained on it, and the information and material contained or described herein (together the “Information”), you acknowledge your agreement with, and understanding of, the following terms and conditions of use.

### **Purpose of Information**

The Information has been prepared solely for purposes of information. Under no circumstances should the Information be used or considered as an offer to sell or the invitation or solicitation of an offer to buy any product or service offered by Harvest Innovation Advisory GmbH including its affiliates and its and their directors, officers, advisors and employees (“Harvest Innovation Advisory ”). The Information is in summary form for convenience of presentation and it should not be relied upon as such.

### **Exclusion of liability**

Harvest Innovation Advisory do not give any representation or warranty as to the accuracy, reliability, timeliness or completeness of the Information, nor as to the appropriateness of the Information for any use which any individual user may choose to make of it and accepts no responsibility for updating any part of the Information. Harvest Innovation Advisory do not accept any liability for any error, omission or misrepresentation in relation to the Information or for any loss, damage, cost or expense (whether direct, indirect, consequential or otherwise) suffered by the individual user of this Information or any other person as a result of any use of the Website or reliance upon any information or statement of any kind contained herein. The information and opinions are provided by Harvest Innovation Advisory for informational purposes only and are subject to change without notice.

### **Use of the Website / Use of Information**

The individual user shall not use the Website in any way that is fraudulent or unlawful. The Information is not intended for distribution to, or use by, any person or entity in any jurisdiction or country where such distribution or use would be contrary to law or regulation.

### **Past performance / Forward-looking statements**

Nothing herein shall be relied upon as a promise or representation as to past or future performance. The Website may contain forward-looking statements. Forward-looking statements are subject to various risks and uncertainties. Accordingly, there are or will be important factors that could cause actual outcomes or results to differ materially from those indicated in these statements. Harvest Innovation Advisory undertakes no obligation to publicly update or

review any forward-looking statement, whether as a result of new information, future developments or otherwise.

### **Internet security**

When accessing the Website individual users should be aware that the internet is generally not regarded as a secure environment, and that data sent via the internet can be accessed by unauthorized third parties, potentially leading to disclosures, changes in content or technical failures. Data sent via the internet may be transmitted across international borders even though both sender and receiver are located in the same country. Harvest Innovation Advisory does not accept any responsibility or liability for the security of data whilst in transit via the internet.

### **Links**

The Website may contain certain links. Activating links on the Website may cause individual users to leave the Website. Such links are provided solely for individual users' convenience and information. Harvest Innovation Advisory has not reviewed any of the websites linked with or connected to the Website and using links on or to the Website is at each individual user's own risk.

### **IP Rights**

The Website including all Information is owned by or licensed to Harvest Innovation Advisory and is subject to and protected by various intellectual property rights including but not limited to copyright, trade secrets, trademarks, service marks, brand names and other proprietary rights whether under contract, statute or any similar provisions ("IP Rights"). All IP Rights are and shall remain the exclusive property of Harvest Innovation Advisory, its respective third party licensors or third parties to whom it is attributed and in using the Website individual users shall not obtain any rights, title or other interest in or to any information on the Website or related IP Rights. Subject to the above, individual users are entitled to view the Information on the Website and to copy and print such information for personal use. Individual users are not permitted to sell or distribute or otherwise deal with the Information on the Website or any deviations of such information without the prior written consent of Harvest Innovation Advisory.

### **Jurisdiction and Governing Law**

Any dispute arising out of or in connection with the Website shall be subject to Swiss law (excluding conflict of laws provisions), and shall, subject to appeal, exclusively be referred to the competent courts of Zug (Canton of Zug), Switzerland.

## Privacy Policy

Harvest Innovation Advisory is committed to protecting your privacy and take the greatest care to use your information only for legitimate and specified business purposes. Our global data protection relies on the following key principles:

- We respect the privacy rights of Harvest Innovation Advisory employees, customers, clients, business partners and other individuals whose personal data we have and use;
- We implement appropriate technical and organizational measures in our data processing operations to protect personal data;
- We obtain personal data fairly and transparently, and only use it for legitimate purposes;
- We hold ourselves accountable for demonstrating compliance with the data protection requirements where we operate.

2 These principles apply to all Harvest Innovation Advisory entities. They are based on internationally recognized privacy principles and the foundational principles of the European Union’s General Data Protection Regulation (GDPR). Additionally, we take care to understand relevant laws and regulations that may apply and assess the risks that may impact personal data in our global operations.

3 For the purpose of this Privacy Notice, “Harvest Innovation Advisory”, “our”, “we”, or “us” refers to the Harvest Innovation Advisory entity processing your personal data.

4 This Privacy Notice outlines how we collect and process personal data about you and it explains your rights and obligations. Processing will include all actions that can be performed on personal data such as collection, recording, organization, structuring, storage, adaptation / alteration, retrieval, consultation, use, disclosure by transmission, dissemination or otherwise making available, alignment or combination, restriction, erasure or destruction.

### **What information do we have about you?**

5 The nature of the personal data depends on your relationship with Harvest Innovation Advisory . In many cases, if we are handling your personal data as part of our role as asset manager, we may process the following:

- Contact information – in some cases, for example, we may receive your email, address, postcode and phone number.

- Online information – for example cookies and IP address (your computer’s internet address), if you use our websites.
- Financial information – we may process information related to payments you make or receive in the context of an investment.
- Contractual information – for example details about your subscriptions.

6 We primarily obtain your personal information directly from you, however, some information may be inferred from the information you provide or arise in the context of managing our relationships with you. Additionally, Harvest Innovation Advisory may receive personal information about you from third parties. For example, we may obtain information about you from third-party providers who assist us in carrying out our anti-money laundering legal obligations.

### **How do we process your personal information and why is this justified?**

7 We always process your personal data for a specific purpose and only process the personal data, which is relevant to achieve that purpose. In particular, we process your personal data to:

- Manage our relationship with you;
- Assess, improve, and develop our services;
- Enhance our knowledge of markets in general;
- Fulfill legal or regulatory obligations and to protect ourselves against fraud.

### **Who has access to your personal data and to whom are they transferred?**

8 We will never sell your personal data.

9 In the course of our activities and for the same purposes as those listed in this Privacy Notice, your personal data may be accessed by or transferred to the following categories of recipients on a need to know basis to achieve such purposes:

- our personnel;
- suppliers and service providers;
- technology systems providers, including cloud and database providers, and related consultants; and
- professional advisors and external lawyers.
- Such recipients are obligated to protect the confidentiality and security of your personal data. We regularly check who has access to our systems and data.

10 In certain limited circumstances, your personal data may be accessed by or transferred to law enforcement, regulatory bodies, or judicial authorities. This will occur only when legally required.

11 The personal data we collect from you may be processed by Harvest Innovation Advisory in a different country than where you are based and, if you are located in the European Economic Area (i.e., the EU Member States plus Iceland, Liechtenstein and Norway, the 'EEA'), outside of the EEA.

12 If we transfer your personal data to an external company in a country that does not offer adequate protection, we will make sure to protect your personal data by (i) requiring that the third party apply the same level of protection required under the applicable local data protection; (ii) requiring that the third party acts in accordance with our written instructions and our policies and standards and; (iii) unless otherwise specified, only transferring your personal data on the basis of an appropriate contractual mechanism (such as the standard contractual clauses approved by the European Commission).

13 For intra-group transfers of personal data to entities located in countries that do not offer adequate protections, Harvest Innovation Advisory has adopted standard contractual clauses. Standard contractual clauses are a set of contract terms approved by certain jurisdictions and deemed to provide “adequate protections” to cross-border transfers.

### **How do we protect your personal data?**

15 We have implemented appropriate technical and organizational measures to provide a level of security and confidentiality to your personal data. These measures consider the state of the art of the technology; the costs of its implementation; the nature of the data; and the risk of processing.

16 The purpose of these measures is to protect your personal data against accidental or unlawful destruction or alteration, accidental loss, unauthorized disclosure or access, and against other unlawful forms of processing.

17 While we take reasonable care to implement such measures, remember that the internet is inherently unsafe, and we cannot guarantee the security of your personal data when transmitted over the internet or email.

18 Moreover, when handling your personal data, we:

- only collect and process personal data which is adequate, relevant, and not excessive, as required to meet the related purposes; and
- ensure that your personal data remains up to date and accurate

19 We may request that you confirm the personal data we hold about you to ensure its accuracy.

### **How do we store your personal data?**

20 We will only retain your personal data for as long as necessary to fulfil the purpose for which it was collected or to comply with legal or regulatory requirements. This includes keeping your information for a reasonable period of time after your relationship with us has ended.

21 If you need more information about our retention or deletion practices, please contact us.

### **What are your rights and how can you exercise them?**

22 We recognize that you may have rights with regard to our processing of your data. While the nature and extent of these rights will differ from location to location, we have processes in place that allow us to respond in a timely manner to any valid request. Your rights include:

- the right to access the personal data about you that we process;
- the right to request the correction of personal data that you believe is incorrect, obsolete, or incomplete;
- the right to request the erasure of your personal data;
- the right to restrict the use of your personal data to specific categories of processing;
- if your personal data is processed based on your consent, you have the right to withdraw your consent at any time (please note that if you withdraw your consent, processing based on your consent that took place before your withdrawal will remain lawful);
- the right to object, in whole or in part, to the processing of your personal data; and
- the right to request that the personal data you provided us be returned to you or transferred to the person or entity of your choice in a structured, commonly used and machine-readable format without hindrance from us.

23 The easiest way to exercise your rights is to contact us. We will respond promptly.

### **Who can I contact if I have any questions or concerns?**

24 If you have any questions about how your personal data is processed, if you are not satisfied with how we process your personal data, or if you want to exercise the above rights, you may contact us as directed on our contact page. You may be requested to verify your identity.

## **How will you be informed of the changes to our Privacy Notice?**

26 Any future changes or additions to the processing of your personal data as described in this Privacy Notice will be notified to you in advance through our website. This Privacy Notice has an effective date as shown at the end of the document.

## **Cookies Policy**

### **General Information**

1 This cookies policy governs the modalities relating to the access to Harvest Innovation Advisory 's website ("**Website**") provided and maintained by Harvest Innovation Advisory GmbH, Fridbach 1, Zug 6300, Switzerland, and its affiliates ("**Harvest Innovation Advisory** ") for its Website users ("**Users**"), and specifically the use of cookies in this context.

2 This cookies policy describes in detail how Harvest Innovation Advisory logs IP addresses and uses cookies and similar technologies that allow it to recognize the Users and to customize their experience and be provided with information about the way the visitors access the Website.

### **Definition of a Cookie**

3 Cookies are text files, containing small amounts of information, which are downloaded to the Users' computer or mobile device when they visit a website or mobile application. They are used to recognize the Users' computer as they move between pages on a website, or when they return to a website or mobile application they have visited previously. Cookies are widely used to make websites work, or to work more efficiently, as well as to provide information to the owners of the website.

4 Harvest Innovation Advisory uses cookies to enhance the online experience of its visitors (for example, by remembering the language and/or product preferences) and to better understand how its Website is used. Cookies will tell, for example, whether the Users have visited Harvest Innovation Advisory 's Website before or whether they are a new visitor. They can also help to ensure that adverts seen online are more relevant to the Users and their interests.

5 There are two broad categories of cookies:

- First party cookies, served directly by Harvest Innovation Advisory to the Users' computer or mobile device. They are used only by Harvest

Innovation Advisory to recognize the Users' computer or mobile device when it revisits the Website.

- Third party cookies, which are served by a third-party service provider on Harvest Innovation Advisory's Website and can be used by the service provider to recognize the Users' computer or mobile device when it visits other websites. Third party cookies are most commonly used for website analytics or advertising purposes.

6 Cookies can remain on the Users' computer or mobile device for different periods of time. Harvest Innovation Advisory uses both 'session cookies' and 'permanent cookies'. Session cookies exist only while the Users' browser is open and are deleted automatically once they close their browser. Permanent cookies survive after the Users' browser is closed and can be used to recognize their computer or mobile device when they open their browser and browse the internet again.

### **Cookies used by Harvest Innovation Advisory**

The Website serves only the following types of cookies to the Users' computer or mobile device:

<b>Type of Cookie</b>	<b>Purpose</b>
<b>Cookies necessary for essential purposes</b>	These cookies are essential to provide the Users with services available through this Website and to use some of its features, such as access to secure areas. Without these cookies, services they have asked for, like transactional pages and secure login accounts, would not be possible.
<b>Functional Cookies</b>	<p>These cookies serve a variety of purposes related to the presentation, performance and functionality of this Website. Their overall purpose, however, is to enhance visitors' experience and enjoyment of this Website.</p> <p>For example, some of these cookies enable visitors to specify language, product or other website preferences.</p>



**Performance Cookies** These cookies are used to collect information about how visitors use Harvest Innovation Advisory 's Website.

The information gathered does not identify any individual visitor and is aggregated. It includes the number of visitors to our Website, the websites that referred them to Harvest Innovation Advisory 's Website and the pages that they visited on the Website.

This information is used to help run Harvest Innovation Advisory Website more efficiently, to gather broad demographic information and to monitor the level of activity on the Website.

**Advertising Cookies** When the Users visit Harvest Innovation Advisory 's Website or click on advertisements or promotional areas on the Website these cookies are used to deliver adverts more relevant to the Users and their interests. They are also used to limit the number of times they see an advertisement as well as help to evaluate the effectiveness of advertising and promotion.

They are usually placed by advertising networks with our permission. They remember that the Users have visited a website and this information is shared with other organizations such as advertisers.

**Social Cookies** These cookies enable users to share pages and content through third party social media and other websites. The companies that serve these cookies may also use the Users' information to serve targeted advertising on other websites.

## **How to Control or Delete Cookies**

7 You can set your cookie preferences changing your browser settings so that cookies from this Website cannot be placed on your computer or mobile device. To do this, you need to follow the instructions provided by your browser (usually located within the "Help", "Tools" or "Edit" facility).

8 Further information about cookies, including how to see what cookies have been set on their computer or mobile device and how to manage and delete them, can be found on [www.allaboutcookies.org](http://www.allaboutcookies.org) and [www.youronlinechoices.eu](http://www.youronlinechoices.eu). Harvest Innovation Advisory is not responsible for effectiveness of or compliance with any third parties opt-out options.

