



## Privacy Policy

Switzerland AG

27.4.2021 (Version 1.2)

Switzerland AG, Hofackerstrasse 13, 8032 Zürich (**LEND** or **we/us**), is responsible for the operation of the website "lend.ch" (including sub-domains) (the **Platform**) and the owner of the data processed in this respect. LEND undertakes to protect all personal data of users of the Platform and of persons who have registered as Lenders or Borrowers on the Platform (**Members** or **you**) in accordance with the provisions herein. The provisions do not apply to websites of third parties which can be accessed via the Platform.

LEND is entitled to amend this Privacy Policy at any time without giving reasons and to publish the current version on the Platform. Members will be informed in advance by giving notice in the user account or by other suitable means and, if necessary, be asked for consent which is deemed to be given have been given unless written objection is raised within 30 days of the notification of the changes.

### 1. Data processing

Depending on the occasion and purpose, LEND processes different personal data. You will find more detailed information in this section, in any declarations of consent and in the applicable General Terms and Conditions. Personal data is generally collected directly from the user, e.g. when the user transmits or communicates data to LEND. However, they may also be collected from other sources. This applies in particular to information from public registers, e.g. the debt collection register, or information from external credit bureaus, banks, the Central Credit Information Office (ZEK) and the Consumer Credit Information Office (IKO).

When accessing websites of the Platform, IP addresses of users, the websites visited, date and duration as well as the browser software used are automatically recorded.

LEND processes personal data of users (e. g. names, addresses, gender, e-mail and telephone numbers, documents etc.) which they submit when registering or using the Platform.

The processed data is used for the intended provision of services by LEND in accordance with the GTC, for the use and administration of users, for the technical administration and further development of the Platform, for the improvement of customer service and the provision of services as well as for marketing. The processing of the data is carried out strictly in accordance with the applicable Swiss data protection regulations.

LEND uses technical and organisational security measures to adequately protect personal data against unauthorised access, accidental or intentional manipulation, loss and destruction.

#### 1.1 Cookies

LEND uses cookies for the Platform. Cookies are small text files that are stored in the user's browser. Other information is stored in persistent cookies in order to tailor the look and feel of the Platform to the user's settings for subsequent access. Cookies do not contain any information that could directly identify the individual user. The use of cookies can be deactivated in the browser settings. Cookies can also be deleted automatically or manually.

However, be aware that the use of the Platform may be restricted or excluded as a result.

#### 1.2 Google Analytics

The Platform uses Google Analytics, a web analytics service provided by Google, Inc. (Google). Google Analytics uses cookies, which allow to analyse the use of the Platform. Google will use this information to evaluate the use of the Platform, to compile reports on website activity for the Operator and to provide other services associated with website and internet use. Google may also transfer this information to third parties, if required by law or reasonable and necessary, to protect the rights, property and/or security of Google, its users or the public or to the extent that third parties process this data on behalf of Google. Additional information about the use of data by Google can be found under the following link: <https://www.google.de/policies/privacy/partners/>.

Users can prevent the storage of cookies by setting their browser accordingly. However, be aware that the use of the Platform may be restricted or excluded as a result. Users can also prevent the collection of data generated by cookies related to their use of the website (including IP address) and prevent the processing of such data by Google by downloading and installing the browser plugin available under the following link. The current link for this is: <http://tools.google.com/dlpage/gaoptout?hl=en>.

#### 1.3 Use of Facebook, Twitter und Google+ Plugins

The Platform can use social plugins (the **Plugins**) of the social networks facebook.com, which is operated by Facebook, Inc. (**Facebook**), twitter.com, which is operated by Twitter, Inc. (**Twitter**), linkedin.com, which is operated by LinkedIn Corporation (**LinkedIn**), and plus.google.com, which is operated by Google, Inc. (**Google+**; Facebook, Twitter, LinkedIn and Google+, together the **Social Networks**). The Plugins are marked with the logo of the respective social network.

When a website containing Plugins is accessed, a direct connection to the servers of the respective social network is established. The content of the Plugins is transmitted directly from the respective Social Network to the browser and integrated into the website by the browser. With the integration of Plugins, any call of a respective website is forwarded to the Social Network.

If the user is logged in to the respective Social Network, it can attribute the visit to the user account of the respective Social Network. When interacting with Plugins, for example when clicking on the "Like" button of Facebook or when submitting a comment, the browser transmits the respective information directly to the respective Social Network, which saves and stores the information.

The purpose and scope of data collection and the further processing and use of the data by the respective Social Network as well as the corresponding rights and options for privacy protection can be found in the data protection notices of the respective Social Network.

#### 1.4 Use of Hotjar

The Platform uses Hotjar, an analysis software from der Hotjar Ltd. (**Hotjar**) (<http://www.hotjar.com>), 3 Lyons

Range, 20 Bisazza Street, Sliema SLM 1640, Malta, Europe).

Hotjar makes it possible to measure and analyse user behaviour (clicks, mouse movements, scrolling, etc.) on our Platform. The tracking code and cookie generate data about your visit to our Platform, which is then transmitted to the Hotjar server in Ireland and stored there. The tracking code collects the following data:

#### **Device-dependent data**

The following information may be recorded by your device and browser:

- The IP address of your device (collected and stored in anonymised format)
- Your email address, including your first and last name, if you have provided this information via our Platform
- Your device's screen size
- Type of device and browser information
- Geographic location (country only)
- Your preferred language for using our Platform

#### **Log data**

The following information are automatically produced by our servers, when hotjar is used:

- Linking domain
- Pages visited
- Geographic location (country only)
- Your preferred language for using our Platform
- Date and time of Platform visit

Hotjar will use this information to analyse your use of our Platform, compile reports on usage, and provide further services connected with use of the Platform and the internet. To this end, Hotjar also uses the services of third parties such as Google Analytics and Optimizely. These third parties may store data that is sent by your browser when you visit the Platform, such as cookies or IP requests. Please consult the data privacy statements of Google Analytics and Optimizely for more information about how data is stored and used.

The cookies used by Hotjar have different lifetimes. Some may remain valid for up to 365 days while others expire after the current visit. If you do not wish data to be collected by Hotjar, please click here and follow the instructions: <https://www.hotjar.com/opt-out>

## **2. Journaling**

All electronic messages and confirmations sent by users and Members to LEND are systematically recorded and stored for the purpose of evidence and to the extent permitted by law as well as necessary in connection with the provision of the services. Electronic messages are protected by appropriate legal, technical and organizational measures.

## **3. Disclosure of data**

LEND is entitled to disclose all data collected to its own employees as well as to mandated third parties and/or affiliated companies in Switzerland and abroad, who process data exclusively for and on behalf and for the purposes of LEND. Employees, authorized third parties and affiliated companies with access to personal data collected by LEND are obliged to comply with relevant statutory data protection regulations.

LEND may also disclose the personal data to third parties to the extent necessary for the provision of its services. Beyond that and without the consent, LEND does not disclose personal data to third parties for their own purposes, unless LEND is obliged to do so by law or by an administrative or judicial order.

## **4. Risk notice**

The internet, websites and the electronic transmission of data are generally not secure with regard to confidentiality and data security. Unauthorized third parties may access information that is exchanged using the aforementioned channels, and data may be damaged or modified.

If personal data is disclosed outside of Switzerland, the personal data in the recipient's country may not provide protection equivalent to that of Switzerland. In this case, LEND will ensure an appropriate level of data protection outside of Switzerland and that the necessary technical, organisational, contractual and personal measures are taken.

LEND assumes no liability for the security of electronically transmitted data.

## **5. Information, corrections, deletion and contact**

In accordance with Swiss data protection regulation and subject to certain conditions, you have a right to information, correction, deletion or blocking with respect to the processing of your personal data. You may request in writing and with a proof of your identity information about or correction of your personal data processed by us at Switzerland AG, Hofackerstrasse 13, 8032 Zürich.