

Privacy policy of PostFinance Ltd

General

Data protection is a top priority for PostFinance Ltd (hereinafter referred to as "PostFinance", "we" or "us"). We therefore commit to the legally compliant, transparent, responsible and customer-friendly handling of data and information disclosed to our company.

The collection and processing of personal data and information by PostFinance complies with the applicable data protection regulations (particularly including Swiss data protection legislation), regulatory requirements and requirements resulting specifically from the laws governing postal and banking services. Personal data and information means any details that relate to an identified or identifiable natural person or a legal entity.

By accessing our website or using one of the PostFinance online services, you acknowledge that you have understood the legal information set out in the following, and consent to the processing of your data in accordance with this Privacy Policy.

This Privacy Policy serves the purpose of informing you about

- the data processed by PostFinance in our capacity as the data controller (particularly including the collection, use and storage of data) when you visit our website's publicly accessible or non-public areas requiring registration including all sub-pages (postfinance.ch, hereinafter: "website") to gather information about or make use of the PostFinance products and services,
- the purposes for which we process your data and the legal bases of the data processing for these purposes
- and your rights with regard to the processing of your data.

Restricted access

PostFinance online services are directed at natural persons or legal entities with residence or domicile in Switzerland. They are not directed at persons outside of Switzerland. Any person governed by a jurisdiction that prohibits access to the PostFinance website must desist from accessing the PostFinance website. Our website does not aim at collecting any personal data from persons under the age of 18. Persons under the age of 18 are required to obtain parental or guardian consent before disclosing any data to PostFinance. Any resulting liability of PostFinance is excluded.

Data controller and contact details

The data controller for this website is PostFinance. PostFinance is the owner and operator of the website and the contents available on it and has discretionary rights with regard to the purpose and means of processing personal data.

If you have any questions about the processing of your personal data by PostFinance, or if you would like to exercise your rights in accordance with this Privacy Policy, please contact us at the following address:

PostFinance Ltd
Data Protection Officer
Legal
Mingerstrasse 20
CH-3030 Berne, Switzerland
(Company ID no. CHE-114.583.749)

Data and information collected by PostFinance

The publicly accessible areas of our website can be used without registration and without expressly requiring visitors to disclose any details about their identity. When you visit our website, however, our web server or potentially installed cookies will automatically record certain details about your visit.

This in particular concerns the automatic transmission of the following information from your access device to our systems, where it will be stored in server log files:

- the date and time of accessing the website
- the website from which our website was accessed (referrer URL)
- the search term, if our website was accessed via a search engine
- the country from which our website was accessed
- the IP address (Internet protocol address) of the accessing computer and the name of your Internet provider
- information about your interactions with our website (e.g. clicks on certain elements, time spent on a page, downloaded file, etc.)
- Device information: information about the operating system, hardware and software versions, battery level, signal strength, available memory, browser type, app and file names and types
- Activities on your device: information about actions and activities performed on the device, such as whether a window is in the foreground or background, or mouse movements (this can assist in distinguishing humans from robots)
- Identifiers: unique identifiers, device IDs and other identification details
- Device signals: Bluetooth signals and information about Wi-Fi access points, beacons and mobile cell towers nearby

- Data from the device settings: information disclosed to us on the basis of the device settings activated by you, such as access to your GPS coordinates, your camera or your photos

Purposes of data processing

Provision and optimization of the website, as well as ensuring its security and stability

PostFinance collects and processes the data and information for the purpose of establishing a connection to use our website, to optimize its contents and services, to maintain its proper functionality and stability, and to guarantee the security of our IT systems.

Operational and strategic processes

We also use the data for operational and strategic work processes that may be necessary to render internal services. This information is analyzed without any direct references to persons for statistical purposes and to maintain and improve security. It is not merged with any other personal data.

Compliance with legal obligations

We may collect your personal data when you contact us, or vice versa, on the basis of contractual, statutory and regulatory obligations and irrespective of the communication channel (telephone, e-mail, contact form, customer meeting etc.), and in particular for purposes related to the prevention of and fight against unlawful acts, such as fraud and money laundering. Your decision to decline the disclosure of certain data that is required by us may result in PostFinance being unable to make certain products and services available to you.

Targeted and personalized content and services

We also collect data and information from your media (e.g. computers, smartphones and other devices connected to the Internet) to the extent that the media has an operational interface to our products and services. We may then combine this information across the different devices and channels used by you. We may, for example, use information about your use of our products and services collected on your smartphone to improve the personalization of content (including advertisements) or functions that are displayed when you use our products and services on another device (e.g. on a laptop or tablet), or to ascertain whether you performed an action/operation on another device in response to an advertisement displayed on your smartphone. We will also use your personal data from our internal CRM systems and e-finance, which we may link with findings from our web analytics system, and on that basis compile user profiles. The linking of this data, which takes place exclusively in a specifically protected internal unit of PostFinance, in principle allows for the derivation of information that can be used to identify individual persons. This information is exclusively used for internal purposes aimed at facilitating an improved user experience and individualized services.

Contacting us in the publicly accessible area of the website and newsletter

If you disclose data to us from within the publicly accessible area of the website (e.g. by completing an online form, submitting contact forms or sending electronic messages), you consent to the collection, storage and processing of such data disclosed by you. The data will be encrypted before being transmitted and stored on our systems in a way that prevents access by unauthorized third parties.

If you have registered as a user, PostFinance may send you electronic messages (e.g. by e-mail or newsletter) about current news, offers and information about events, products and services. If you would prefer not to receive such information from us, you can unsubscribe at any time by contacting our Contact Center or by using the unsubscribe links provided.

Communication by e-mail in particular

If you contact us by e-mail, either using a published e-mail address or our contact form, you expressly authorize us to respond to the sender's address or the address provided using the same communication channels. E-mails are sent over the Internet in unencrypted form and may be accessible, readable and open to manipulation by others. E-mail is therefore not a suitable means for sending confidential information. We do not accept customer orders via e-mail.

Electronic messages to PostFinance are archived for evidential purposes.

Please note that use of the Internet is subject to certain general risks. One of those risks is that data and information transmitted by you over the Internet may be intercepted by third parties. Even if the sender and the recipient are in the same country, it cannot be excluded that information and data sent via the Internet may find its way into another country.

Legal basis

Depending on the purpose of processing your data, the processing is based on one of the following legal bases:

- compliance with legal and regulatory obligations
- safeguarding of legitimate interests of PostFinance, e.g. the guaranteeing and maintenance of a properly functioning website, the services of PostFinance, the presentation of our products and services, security, etc.
- inception, conclusion or performance of a contract or a business relationship, and/or performance of the resulting obligations by PostFinance
- your declaration of consent

Disclosure of data and information to third parties

PostFinance may from time to time involve third parties in Switzerland and other countries in the operation of our website and performance of our services (contract data processors). These contract data processors are carefully selected, instructed and monitored by PostFinance. We may disclose your data to these contract data processors to the extent required for the purposes of performing a contract. The contract data processors are only permitted to process the data in compliance with their contract with PostFinance and in conformity with the applicable legal and regulatory requirements. We ensure compliance with the applicable laws and regulations and take suitable measures to warrant an adequate and reliable level of protection for personal data. The data will only be disclosed for purposes other than the contract data processing if you have expressly consented to such disclosure. You acknowledge that PostFinance may be compelled to disclose data to government authorities or supervisory authorities in Switzerland or other countries. Any such compelling disclosure will be based on a review of the applicable statutory and regulatory requirements, compliance with such laws and regulations, or on a court order or instructions issued by a public authority.

Automated decision-making in individual cases

PostFinance will inform you of automated decision-making procedures that relate to the processing of your personal data. Subject to certain conditions, you have the right to request not to be subjected to an automated decision-making procedure. We will inform you if your case does not meet these conditions.

Storage of data and information

The period of storage for personal data and information usually corresponds to the respective statutory retention periods. Depending on the applicable legal basis, data may in certain cases be stored for longer than the 10-year period (e.g. if legal claims are asserted against PostFinance). The storage period for personal data and information that are not subject to a statutory retention period is determined on the basis of the circumstances in the individual case. The period of storage will in this case depend on the type of data, purpose of data processing and our storage requirements.

Use of cookies

Cookies are small text files that are created by your browser and stored on your computer when you visit our website. They contain strings that allow for the unique identification of a browser when used in a return visit to our website.

Cookies serve the purpose of improving the user-friendliness of our website (e.g. language settings, easily structured information) and to facilitate electronic communications. The use of cookies is based on our legitimate interest in providing our services in an accurate and optimized way. Cookies also serve the purpose of analysing the browsing habits of users visiting our website. They, for example, allow us to gather information about how our website is used and whether your computer has accessed our website at an earlier point in time. This does not result in PostFinance directly obtaining any personal information about you. It may in certain cases be necessary to identify a specific person, e.g. when you login to your e-finance account. We also use cookies for the purpose of displaying PostFinance advertisements on third-party websites that are in a marketing relationship with us. These third parties may in certain cases collect anonymized information about your use of our and other websites. These anonymized data (e.g. geographic information, your navigation on a website, or the names of websites on which advertisements were displayed to you) will then be disclosed to us.

Types of cookies used on our website

Our website uses cookies. We may from time to time also utilize third-party services (e.g. plug-ins) to improve the user experience on our website. This may entail the use of cookies.

Most browsers are by default set to accept cookies automatically. A list of the cookies installed on your computer can be reviewed in your browser's settings menu. You can change your browser settings to reject all cookies, or to only accept certain defined cookies, for example. You can also set your browser to alert you before accepting a cookie, or to accept cookies but delete them if requested by you.

You can prevent the use of cookies (and as a result abstain from using our website) by manually deleting the cookies this website has placed on your computer. This can be done by changing the settings of your browser and by deleting the cache, browser history and cookies.

We expressly note that the deactivation of cookies may result in users being unable to take advantage of all website functions and services offered by PostFinance.

Cookies from third parties and tracking technologies:

Tool	Purpose	Provider	
Google Analytics	Web analyses	Google Inc.	Data protection
Google Ads Conversion	Advertising	Google Inc.	Data protection
Facebook Pixel	Web analyses Advertising	Facebook	Data protection

Web analysis tools

Google Analytics

Our website uses Google Analytics, a web analysis service provided by Google Inc., 1600 Amphitheatre Parkway, Mountain View, CA 94043, USA. Google Analytics uses cookies.

The information generated by these cookies about the use of our website is transferred to a Google server in the US, where it is stored. Cookies, IP addresses and other data and information may be transmitted to and processed by Google.

By means of standard contractual clauses, Google has committed to warranting an adequate level of data protection that is comparable with the protection level in the EU or Switzerland for the transmission of personal data. Further information about Google Analytics can be found in Google's Privacy Policy and the Google Analytics Terms of Service.

You can prevent cookies from being placed on your computer by adjusting the corresponding settings of your browser. You also have the option of disabling Google Analytics for your browser by installing an The link will open in a new window add-on.

Facebook Pixel

We use "Facebook Pixel" on our website, an analytics tool provided by Facebook Inc, Menlo Park - CA 94025. Facebook Pixel is a piece of program code that allows website operators to collect additional information about visitor activity on a website. A pixel is a small part of an image that is built into some of the pages of postfinance.ch. This pixel is loaded each time a page is viewed and collects certain information about visitor activity in order to track visitors' movements on our website. PostFinance uses Facebook Pixel for web analysis and advertising purposes. The data collected with the help of Facebook Pixel doesn't contain any sensitive data of the displayed website, but only the click and usage behaviour on the respective website. All transmitted data is hashed (anonymised) before transmission. Facebook Pixel is only implemented on publicly accessible pages of postfinance.ch (without E-Finance).

Further information can be found in the Facebook privacy policy (see link above).

You can set up your advertising settings yourself on Facebook and deactivate tracking by Facebook Pixel: https://www.facebook.com/adpreferences/ad_settings

Data security

PostFinance undertakes to treat your data with strict confidence and has implemented suitable technical and organizational measures to protect it against loss, manipulation and unauthorized or unlawful access by third parties. Our responsibility is, however, limited to our area of influence.

In as far as our website contains links to third-party websites, the information and services accessible via such links are governed by the data protection policies of their respective website operator. These policies may differ from those stipulated in this Privacy Policy and fall outside of the area of influence of PostFinance. We therefore exclude any responsibility for them.

PostFinance will only grant access to personal data and information to employees, contractors and third parties who require such information for the purpose of performing a contract or a transaction (need-to-know principle). PostFinance may be compelled to grant access, for example, for the purpose of making products or services available or in conjunction with our products or services utilized by customers or which they want to use via us). PostFinance employs physical, electronic and purpose-specific security precautions to warrant the protection of personal data.

Your rights

You have the right to request information on the processing of your personal data and can seek its amendment, blocking or deletion – subject to statutory and regulatory obligations which PostFinance must comply with.

If you have expressly consented to further data processing, you may revoke this at any time.

You are not entitled to object against the processing of any strictly necessary data (e.g. to make the website available, to store data in log files, to maintain security etc.).

You can find more information on data protection at postfinance.ch/data-protection.