

So that we, Valora Schweiz AG and our partner, Cornèr Bank Ltd., Lugano, as the issuer of the ok.- Visa prepaid cards (hereinafter referred to as “we”), can perform our services, we collect and process certain information about you. The following provisions of our privacy policy provide details regarding which of your personal information we will collect, process, and use, and for what purposes.

1. Your Personal Information

In order to perform our services, we need some of your personal details, such as your first name and last name, home address, date of birth, nationality, cell phone number, and your e-mail address (hereinafter referred to as “your personal information”). In addition, you must choose a personal assurance message (PAM) for Verified by Visa as well as a username and a password for your online access (hereinafter referred to as “your security data”). (“Your personal information” and “your security data” are hereinafter referred to jointly as “your data.”) We comply with the relevant provisions of the Swiss Federal Act on Data Protection (*Datenschutzgesetz*, DSG) and implementing regulations in relation to the collection, processing (which includes storage and transfer), and use of your data.

2. Purpose of the Data Processing

We will only use your data in compliance with the provisions of the Swiss Federal Act on Data Protection and only to the extent that this is necessary for the issuance of an ok.- Visa prepaid card and the processing of the card transactions. We will use your data for checking your identity to the extent that we are so required pursuant to the applicable Swiss Federal Act on Combating Money Laundering and Terrorist Financing in the Financial Sector (Anti-Money-Laundering Act, AMLA) (*Bundesgesetz über die Bekämpfung der Geldwäscherei und der Terrorismusfinanzierung im Finanzsektor [Geldwäschereigesetz, GwG]*) and implementing regulation and/or where there is a concrete reason to suspect a criminal offense. If you contact our customer service, we may save the related written correspondence. We will use this information to perform our services. Furthermore, we may record phone calls between you and our customer service for the same purpose.

We save information about the use of our services. When you visit our website, we automatically receive information about which of our web pages you visit as well as the type of browser you use. We may save this information in an anonymized form and analyze it for statistical purposes to manage the data volume on our servers, and to improve our services and the user-friendliness of our website.

4. Cookies

In certain cases we use what are known as cookies. A cookie is a small file that is sent from the site server to your Internet browser and saved on your computer. These cookies enable Cornèr Bank Ltd. to recognize you the next time you visit the website. The use of cookies and other similar techniques is employed to allow for the implementation of certain processes, services, and transactions, for example when you use a virtual shopping cart at an online shop. You can configure your browser's settings so that the browser will not save cookies or so that it will display a warning before it does so.

5. Direct Marketing

We may contact you in writing or via electronic means (e-mail, SMS, or MMS) to inform you about similar products and services we are offering. If you do not want us to use your data for such purposes, please notify our customer service.

6. Transfer of Your Data to Third Parties

As a rule, we will not pass your data on to third parties. Where your data is processed in accordance with our instructions and on our behalf by such subcontractor or other subcontractors to fulfill our contractual obligations, such processing is performed pursuant to written agreements that comply with the provisions of the Swiss Federal Act on Data Protection.

7. Third-Party Websites

Our websites may contain links to external third-party websites that may be subject to the privacy policies of these third parties. We cannot be held liable in any way for these websites and their associated privacy policies. Before you enter your data on one of these websites, please read the related privacy policy carefully.

8. Data Security

We, as well as the data processors engaged by us, undertake all necessary technical and organizational measures to ensure the security of your data and to protect it against loss or abuse. Consequently, your data is protected against unauthorized access. In certain cases, your personal information will be transmitted in an encrypted form. This means that the communication between your computer and our servers will take place using a recognized method of encryption.

9. Storage Period

We will not store your data for any longer than necessary to accomplish the purpose for which it was collected except where we are otherwise required to retain it by applicable statutory provisions.

10. Your Right to Obtain and Correct Your Data

You have the right to obtain written information regarding the personal information that we have stored regarding you at any time and may demand that we process it. If your data is incorrect, you have the right and the obligation to demand that we correct it, or the right and the obligation to correct the relevant data yourself. If necessary, we will at your request delete or block your data unless the law requires otherwise. In such cases, please contact our customer service.

11. Amendments to These Provisions

We may amend these provisions in accordance with the relevant statutory provisions at any time. You will receive written notification of such amendments by e-mail. For this reason, please make sure that we have your current contact data at all times.