



YUH APP AND WEBSITE PRIVACY POLICY

THIS DOCUMENT IN A NUTSHELL

LAST UPDATED AS OF 17 FEBRUARY 2022

The Yuh App and Website Privacy Policy describes how Yuh Ltd processes your personal data in relation to the Yuh app that you have installed on your mobile device and the Yuh website available at www.yuh.com. When we use in the following the word “data”, we mean “personal data”. **By accepting this privacy policy, you consent to the processing of your data in accordance with Section 2 below.**

WHAT DATA DO WE PROCESS?

We process a number of information that relates to you (i.e. personal data). Such data includes data automatically communicated by your device. For example, we may process data regarding the way you use the Yuh app. We may also process data we receive from third parties (including Swissquote Bank Ltd). Details of the data we process are set out in Section 3 of this privacy policy.

FOR WHAT PURPOSES DO WE PROCESS YOUR DATA?

We process your data for a number of purposes, which include providing you the services you have asked us to render. We may also process your data for marketing or quality assurance purposes. The purposes for which we process your data are detailed in Section 6 of this privacy policy.

CAN WE DISCLOSE DATA TO THIRD PARTIES AND ABROAD?

Pursuant to this Privacy Policy, we may disclose your information to third parties in certain circumstances, which are described in Section 7 below, including Swissquote Bank Ltd and other service providers. Third parties to which we may disclose data may operate from Switzerland or from other jurisdictions. Accordingly, pursuant to this privacy policy, we may transfer your data outside of Switzerland, including to countries within Europe and countries that do not grant an adequate level of data protection. In case of the latter, Yuh Ltd relies on your consent. In all cases, we ensure the protection of your data with appropriate technical, contractual and organizational measures. Further details regarding data we disclose to third parties are set out in Section 7 of this privacy policy.

WHAT ARE YOUR RIGHTS REGARDING THE PROCESSING OF YOUR DATA?

Subject to applicable data protection law, you have the right to object to the processing of your data (in particular for direct marketing purposes), the right to access, correction, erasure, data portability and withdrawal of any given consent (where our data processing is based on such consent). Further details on the exercise of your rights are specified in Section 12 of this privacy policy. If you ask us to stop processing certain data, or process such data differently, we may be unable or unwilling to render certain services.

WHO IS RESPONSIBLE FOR PROCESSING YOUR DATA?

Yuh Ltd, Chemin de la Crétaux 33, 1196 Gland, is the data controller with respect to the data we process pursuant to this Yuh App and Website Privacy Policy.

You can contact Yuh through the contact function of the Yuh app. You may also contact us by sending an email to info@yuh.com.



IS THERE ANYTHING ELSE YOU SHOULD BE AWARE OF?

You should carefully read this privacy policy in its entirety. It contains, among others, provisions that govern:

- your obligations with respect to data you share with us;
- how long we may keep your data;
- how we may amend this privacy policy; and
- the measures we take to safeguard your data.

1. SCOPE AND CONTROLLER FOR PROCESSING YOUR DATA

This Yuh App and Website Privacy Policy (the “**Policy**”) sets forth the terms on which **Yuh Ltd, Chemin de la Crétaux 33, 1196 Gland** (“**Yuh**”, “**we**” or “**us**”) may process your personal data as data controller within the scope of the “Yuh” mobile application operated by Yuh that you have installed on your mobile device (the “**Yuh App**”) and of the website at **www.yuh.com** (the “**Yuh Website**”).

In this Policy, “data” means personal data, and “processing” refers to any operation with data, including transferring, storing, destroying and modifying such data.

We are a Swiss company located in Switzerland. If you are located outside of Switzerland, your data will be disclosed to and processed, among other countries (see Section 7), in Switzerland. Swiss data protection laws may differ from those of your jurisdiction.

2. CONSENT

When opening a Yuh Account, you explicitly agree to be bound by this Policy. **You hereby give your consent to the processing of your personal data for the purposes described in section 6**, collected, provided or made available otherwise in connection with your Yuh Account (as further described under Sections 3 and 4 below).

3. DATA WE PROCESS

We process various categories of data about you. The main categories of data are the following:

- *technical data* (e.g. the IP address of the mobile phone or internet access used when accessing the Yuh Website or the Yuh App and other technical data) – although technical data itself may not permit drawing conclusions about your identity, it may be linked with other categories of data (and thus potentially with your person);
- *personal details and other registration data* relating to the use of services that require a user account or registration (e.g. your login information such as username, name, address your phone number or email address);
- *communication data* collected in relation to any enquiry by or contact with you, including any feedback completed through the Yuh App or Yuh Website (e.g. content of the message sent and any meta data in relation to the communication, such as time and date of the message sent);
- *customer relationship data*, i.e. data collected in relation with the conclusion or performance of a contact and data needed for maintaining and enhancing our business relationships, including data used for marketing and promotional purposes (e.g. data collected by your completion of client surveys and any other details in relation to your customer history such as bank details);
- *behavioural and preference data* used to get to know you better and tailor our products/services to you (e.g. any action you perform on the Yuh Website), also by the help of cookies (see Section 5 for details);



- *location-based data*, i.e. data relating to geographical (e.g. data relating to the location from which you log in into the Yuh App when you enrol a new device);
- *other data* needed for the purposes detailed in Section 6 of this Policy (e.g. evidence processed in relation with administrative or judicial proceedings).

4. SOURCES OF THE DATA WE PROCESS

The data we process about you is communicated to us by you, but also by third parties as detailed in Section 4.2.

4.1. INFORMATION YOU COMMUNICATE TO US

We may process data provided or made available otherwise through the Yuh App or the Yuh Website. Such data may also be automatically communicated by your device. This is particularly related to the following data:

- your login information (e.g. username, fingerprint, face ID, etc);
- your phone number;
- your email address;
- the date and time of access to the Yuh App or Yuh Website;
- any action you perform on the Yuh App or Yuh Website;
- name, language and version of the operating system or browser used on the device accessing the Yuh App or Yuh Website;
- version of the Yuh App you are using;
- functions of the Yuh App or Yuh Website used;
- IP address of the mobile telephone or Internet access used; and
- data included in any client survey or feedback you complete or provide through the Yuh App or Yuh Website.

4.2. INFORMATION WE RECEIVE FROM THIRD PARTIES

In addition to data you have provided to us, we may process data relating to you received from third parties. Such third parties may collect data relating to you during the course of their activities and pursuant to their own privacy policy or similar agreement.

When receiving data from third parties (which have collected such data in their own responsibility), we consider that such third parties are authorised to provide the relevant data to us and – unless otherwise indicated by the relevant third parties – have allowed us to process such data in accordance with this Policy.

In particular, we receive data relating to you from:

- our business partner Swissquote Bank Ltd (“**Swissquote**”). We expect Swissquote to share with us details of your Yuh bank account (“**Yuh Account**”), information you have provided to Swissquote to open a Yuh Account and information relating to your use of the banking and financial services rendered through the Yuh App, including your name, address, date of birth, Yuh Account details, copy of identification documents provided to Swissquote and other financial details. Swissquote’s own privacy policy in relation to Yuh Accounts is available at www.yuh.com/en/legal;
- PostFinance Ltd (“**PostFinance**”), which has partnered with Swissquote to offer the “Yuh” services offering. We expect PostFinance to share with us details of your PostFinance bank account (if you hold one), and information you have provided to PostFinance to open a PostFinance bank account, including your name, address, date of birth, bank account, copy of identification documents provided to PostFinance and other financial details; and
- other third parties you have authorised to share data with us, which may include social networks and internet analytics services.



5. COOKIES

We use cookies and similar technologies (“**cookies**”) to deliver the Yuh Website and the Yuh App. Cookies are small text or image files widely used to make websites and apps work, or work more efficiently, as well as to provide services and functionalities for users. Cookies will in particular allow us to distinguish you from other users, which helps us give you an enhanced experience of the Yuh Website and the Yuh App. We may also allow third parties to use cookies within the Yuh Website and the Yuh App, which may allow such third parties to track you across different websites. Some cookies may be only stored on your device temporarily (“**session cookies**”), whereas others will be stored permanently, subject to any rights you may exercise and the duration of processing as specified in Section 9 below.

We distinguish the following three types of cookies:

- cookies that need to be put on your device for the Yuh Website and/or the Yuh App to work (“**necessary cookies**”);
- optional analytic cookies to collect information about how the Yuh Website and/or the Yuh App is used to help us improve it (“**performance cookies**”); and
- tailored content cookies that allow us to tailor the content of the Yuh Website and/or and the Yuh App to suit you and link with other websites and apps, such as social media websites and apps for marketing and advertising purposes (“**tailored cookies**”) **which you hereby consent to in accordance with Section 2 and/or via the cookie banner implemented on the Yuh Website.** For example, we and our advertising partners are, based on these tailored cookies, able to record the accessed content and show you advertisements (on the Yuh Website and the Yuh App, but also on other websites and apps) that we think will interest you.

If you are concerned about cookies, please note that the majority of devices and browsers will allow you to alter the settings used for cookies and disable and enable them as you require (“do-not-track” technology). In case we have obtained your consent for the processing of cookies, you can withdraw your consent given to the use of cookies by selecting your cookie preferences so that you do not get any cookies (except necessary cookies) if you prefer not to receive them. When you exit the Yuh Website or the Yuh App, you can always delete the cookies on your device if you wish. In most cases, you may refuse a cookie and still fully navigate the Yuh Website or the Yuh App. However, other functionalities may be impaired and this might affect how the Yuh Website or the Yuh App works as cookies are often used to enable and improve certain functions of the Yuh Website or the Yuh App.

6. PURPOSES OF THE PROCESSING

We may process data referred to under Sections 3 and 4 above for any of the following purposes:

- for the conclusion, administration and performance of our contractual relationship with you, in particular to carry out the obligations entered into between you and us and to provide you with the services that you request from us;
- to provide you with customer service, including response to your inquiries or complaints, and otherwise for the purpose of communicating with you;
- for the proper functioning of the Yuh App or Yuh Website, including maintaining security and for fraud prevention;
- for statistical purposes;
- for marketing purposes and relationship management, and, where required, only if you have agreed to receive marketing communications;
- to enhance the Yuh App or Yuh Website;
- to personalize and improve your experience when you use the Yuh App or Yuh Website and for product development in general;
- to comply with laws (including record keeping obligations), directives and recommendations from authorities and internal regulations or court orders (“**compliance**”);



- such processing is required for the purpose of exchanging information between other stakeholders involved in performance of Yuh services, in particular for risk management and compliance purposes;
- for the purposes of our risk management and as part of our corporate governance; and
- for other purposes, for example for exercise and/or defense of our legal rights, reporting to and/or being audited by regulatory bodies, as part of our internal processes and administration, or for purposes stated in separate agreements you may have entered into with us.

The processing of some data is compulsory for the operating of the Yuh App or Yuh Website and the provision of the services available through the Yuh App or Yuh Website. Without such data, we may not be able to provide you access to the Yuh App or Yuh Website and/or you may not benefit from all or part of the services offered through the Yuh App or Yuh Website.

7. DISCLOSURE OF YOUR DATA TO THIRD PARTIES AND ABROAD

We may disclose your data to third parties as described in this Section.

We work closely with third parties who perform services relating to the Yuh App or Yuh Website or assist us in analysing how the Yuh App or Yuh Website is used, e.g. business partners (including Swissquote and PostFinance), technical, payment and delivery service providers, advertising networks, tracking and analytics providers (including Google), data aggregators, lead generation agencies, public sources, third party social networking sites and search information providers.

These third parties may have access to your data to perform these tasks and services on behalf of or in conjunction with us and are obligated not to disclose or use it for any other purpose. We concluded written agreements with all our contractual partners that may have access to your data imposing data protection obligations that are no less protective than our commitments described in this Policy.

We may also disclose your data as required or permitted by any applicable law or competent authority or, if it appears necessary to protect our interests, to agencies, courts and other authorities as well as to other third parties where such interaction follows from the purposes set out in Section 6 and on the basis as specified in Section 10.

Recipients may be located outside of Switzerland, in particular in Europe and in the United States, however potentially, in any country in the world. Recipients may be based in jurisdictions that do not offer an adequate level of data protection (such as the United States of America). In such cases, Yuh Ltd relies on your consent (see Section 2) in order to provide for an adequate level of data protection. You acknowledge and agree that once your data have been disclosed to recipients outside of Switzerland, they are generally no longer protected by Swiss law but subject to the applicable local legislation, and may be transmitted to third parties or authorities in accordance with any applicable local law.

We do not undertake to notify you of each and every disclosure made in accordance with this Section.

8. PROFILING

We process some of your data with the goal of automatically assessing certain aspects of your personality (profiling). We may do so in particular to:

- to comply with our legal and regulatory obligations with respect to combatting money laundering, terrorism financing, and certain other offenses; and
- to tailor our communication and marketing to your use of the Yuh App and of the Yuh Website, as well as to recommend products or services you may be interested in.



9. DURATION OF PROCESSING

We will not keep your data for any longer than is necessary in light of the purpose(s) for which it was first collected, provided or made available otherwise, subject to any legal, regulatory or contractual requirements which may require a longer retention, the time in which any litigations or investigations might arise and the need to answer queries or resolve problems.

When data is no longer required, we will destroy, delete or anonymize it.

10. BASIS OF PROCESSING

Where we require a legal basis for processing, we process your data based on:

- your consent, provided you have given us such consent (e.g. in agreements you have entered into with us) and which you hereby give to the processing described in Section 2;
- legal obligations to which we are subject;
- enforcement or defense of a legal claim;
- our legitimate interests; and
- the performance of our pre-contractual or contractual obligations towards you.

11. LINKS TO THIRD PARTY CONTENT

When using our services, you may encounter links to documents, websites and mobile applications created and / or maintained by third parties. If you follow any link to such third party content, the processing of your data in relation to this content may be governed by the relevant third parties' privacy policies or similar documents. We are not the controller responsible for the data processing in relation to such third party content. We accept no liability for any processing of your data by third parties in relation to third party content.

12. YOUR RIGHTS

Subject to applicable law (including its conditions, restrictions or exceptions), you are entitled to exercise the following rights with respect to our processing of your data by using the means indicated in Section 18, the contact function of the Yuh App, or through a different channel we may indicate on the Yuh Website:

- request information from us as to whether and what data we process from you;
- request the completion or correction of your data that is incomplete or inaccurate;
- restrict or object to the processing of your data (in particular for direct marketing purposes);
- erase your data;
- receive, or request us to transmit to another designated person or entity, your data that we hold about you in a structured, commonly used and machine-readable format; and
- wherever processing of your data by us is based on your consent, withdraw your consent to the processing of your data, it being specified that withdrawal of your consent does not affect the lawfulness of processing of your data based on consent before your withdrawal.

When you wish to exercise such rights, we may require that you provide information to confirm your identity.



The exercise of certain of the above-mentioned rights (e.g. your objection to the processing of your data or withdrawal of any previously given consent) may prevent us from providing you access to the Yuh App, to the Yuh Website and/or all or part of the services offered through the Yuh App or Yuh Website.

The above-mentioned rights may also be limited, for example when we are required to obtain and process your data to comply with applicable law and regulation, to assert or defend against legal claims, or when we have other legitimate grounds for the processing that override your interests and rights. We may therefore be able to continue processing your data even after you have chosen to withdraw your consent or objected to the processing of your data.

If requests are manifestly unfounded or excessive, in particular because of their repetitive character, we reserve the right to either charge a reasonable fee taking into account the request or refuse to act on the request.

If you wish to opt out of marketing emails, our emails will have an 'unsubscribe' option.

13. YOUR OBLIGATIONS

You must ensure that any data you provide to us is correct, accurate, current, truthful and compliant with any applicable laws.

Insofar as you provide us with data about third parties, you represent and warrant that:

- you have the right to share such data with us; and
- you have performed any action necessary or desirable to allow us to process the third parties' data without us having to take any further steps.

You agree to hold us harmless and indemnify us from and against any damage we may suffer as a result of a breach of your representations and warranties set forth above.

14. SECURITY

You are aware and accept that the use of the Yuh App and of the Yuh Website involve risks. You must at all times take the precautions described in the General Terms and Conditions for Yuh Accounts and in the Terms and Conditions of the Yuh App (available at www.yuh.com/en/legal).

We maintain reasonable and appropriate technical and organizational security measures to safeguard your data, for example against loss, misuse or accidental destruction. However, there is no method of transmission over the Internet, or method of electronic storage that is 100% secure and we therefore cannot guarantee its absolute security. In particular, data transmitted via the Internet is regularly transmitted in an unsupervised manner and may be directed through countries outside of Switzerland, even if the sender and the recipient are both located in Switzerland. Even where the data itself is encrypted, the sender and recipient can sometimes remain unencrypted, such that third parties may be able to infer their identity.

15. OUR EMPLOYEES

Within our organisation, your data may be accessed by a number of employees. All our employees are bound by a duty to keep your data confidential and have been instructed to comply with our contractual and legal obligations to keep your data safe.



16. CHILDREN

We do not knowingly collect any information from children under 13 years of age without the consent of the holder of parental responsibility. If a child under the age of 13 has provided personal information without such consent, please contact us at the contact details below in Section 18 so that we can delete such information.

17. AMENDMENTS TO THIS POLICY

We reserve the right, at our sole discretion, to amend this Policy at any time, including to reflect changes in our data processing practices or in data protection laws. The revised Policy will be communicated to you in advance via a push notification in the Yuh App, a pop-up on the Yuh Website or other appropriate means. You may be required to accept the revised Policy before being able to re-access the Yuh App or Yuh Website. The Policy retrievable in the Yuh App or on the Yuh Website (<https://www.yuh.com/en/legal>) is the Policy currently in force.

18. CONTACT

For any question in relation to this Policy, you can contact us via the contact details specified in Section 1, using the contact function of the Yuh App or a different channel we may indicate on the Yuh Website. You may also contact us by sending an email to info@yuh.com.

19. APPLICABLE LAW AND JURISDICTION

This Policy is exclusively governed by Swiss law, without regard to conflict of laws provisions. The exclusive place of jurisdiction for any dispute arising out of or in connection with this Policy is Gland, Switzerland. We however reserve the right to take legal action against you in a court of competent jurisdiction of your place of residence or before any other competent court or jurisdiction. In such cases too, Swiss law will apply exclusively.

