

# Privacy statement for the Pension Funds of Credit Suisse Group (Switzerland)

As of AUGUST 2023

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## 1. Basic principle

The privacy statement<sup>1</sup> is applicable to all personal data<sup>2</sup> that we process in connection with employee benefits insurance and the associated activities, including rental agreements.

In this privacy statement we inform you about how we collect and process your personal data when you visit our website or use our online services, and how we process and store that data and disclose it to third parties when we provide services for you.

We collect and process your personal data only for the purposes described in this privacy statement and only to the extent necessary for this purpose and within the scope of the applicable legal provisions. We retain your personal data only to the extent required and the length of time required for provision of our services. We guarantee the protection of our databases against third-party access, loss, misuse, and forgery.

To secure your personal data and to protect it against unauthorized or unlawful processing and unauthorized access, we implement appropriate technical security measures (e.g. encryption and pseudonymization of personal data, logs, access restrictions, and keeping backup copies) and organizational security measures (e.g. policies for our employees, confidentiality agreements, and controls).

<sup>1</sup> Bases: Art. 19 FADP; Art. 13 GDPR.

<sup>2</sup> All information pertaining to a specific or identifiable natural person (Art. 5 lit. a FADP).

**2. Data controller<sup>3</sup>**

The body responsible under data protection legislation for processing your personal data is the Pension Funds of Credit Suisse Group (Switzerland) (hereinafter PF CSG).

**3. Addressees of the privacy statement**

This privacy statement applies to all persons whose personal data we process, regardless of the contact type.

Our data processing activities may relate in particular to the following categories of person insofar as we process their personal data: insured persons, pension recipients and their dependents, other beneficiaries; former, current, and future employers, and/or their points of contact, family members and employees; authorized representatives (e.g. legal representatives); rightful claimants, liable persons, and other involved persons; members of our corporate bodies; points of contact for social insurance and private insurance providers, other pension institutions and vested benefits institutions, suppliers and partners as well as authorities and official bodies; tenants and points of contact for companies involved with the rental of residential and commercial properties; persons who use other services provided by us; visitors to our websites and premises; other people who contact us.

**4. Types of personal data**

The personal data that we process pursuant to this privacy statement relates both to insured persons and pension recipients and to third parties. If you provide us with data pertaining to third parties, we will operate on the assumption that you are authorized to do so and that the data in question is correct. Therefore, please inform said third parties about the processing of their data by us and provide them with a copy of this privacy statement.

Certain types of personal data are considered under data protection legislation to be "sensitive personal data," e.g. information about health; biometric characteristics. PF CSG processes sensitive personal data only in connection with the implementation of employee benefits insurance, in particular when processing disability cases, and with your express consent.

**5. Purpose of and legal basis for data processing**

Personal data is processed primarily for the purpose of implementing employee benefits insurance (e.g. concluding and processing affiliation agreements with the employer; inclusion of insured persons; review and processing of insured events, including coordination with other insurers) and rental of residential and commercial properties (conclusion and processing of rental agreements).

The legal basis is the legislation on employee benefits insurance, in particular the Federal Act on Occupational Retirement, Survivors' and Disability Pension Plans (BVG) and the Federal Act on Vesting in Pension Plans (FZG) and their associated ordinances. As a federal body<sup>4</sup>, we process your personal data in this area within the scope of our statutory processing authority (e.g. Art. 85a et seq. BVG). In respect of extra-mandatory employee benefits insurance, our data processing is not subject to the data protection provisions of the BVG but rather to those of the Swiss Data Protection Act (FADP). The FADP is applicable for the processing of personal data in connection with the rental of residential and commercial properties.

**6. Transfer of personal data to third parties**

**6.1 Ban on the transfer of personal data to third parties**

We will not disclose to your employer any data pertaining to your health or to transactions such as benefit purchases, advance withdrawals, and so on.

Furthermore, your personal data will not be disclosed to third parties or sold or otherwise transferred unless such action is necessary for the purpose of executing the contract or fulfilling our legal duties or you have expressly consented to such action (e.g. to ensure the security of our input forms on the website). In addition, data may be transferred to third parties if we are legally obligated to make such a transfer on account of statutory provisions or an enforceable order from a court or other official body.

**6.2 Disclosure of personal data to third parties by way of exception**

Data provided by insured persons and pension recipients in connection with mandatory employee benefits insurance is disclosed only within the framework of the law.

**6.2.1 Insured events, divorce, inheritance disputes, address verification, credit assessment, and debt collection**

In connection with notification and when an insured event takes place and in connection with other benefits such as a transfer or the payment of termination benefits, we may exchange data with, for instance: vested benefits institutions, other pension institutions, authorities and official bodies (e.g. social insurance providers, in particular disability insurers or social welfare offices), other insurance providers, medical service providers and experts, banks and lenders, courts, and external attorneys. We may also collect data from third parties and disclose data to third parties, e.g. to physicians and other service providers, to experts, to authorities, courts, respondents, and attorneys (coordination of benefit obligations, clarification and enforcement of recourse

<sup>3</sup> Art. 5 lit. j FADP.

<sup>4</sup> Art. 5 lit. i FADP.

claims). In the cases of divorce and inheritance disputes in particular, we will disclose personal data to courts and other pension or vested benefits institutions.

In addition, we may disclose personal data, e.g. pertaining to receivables outstanding and payment behavior, to third parties for the purpose of credit checks and the collection of receivables.

#### **6.2.2 Disclosure of personal data to service providers as a "commissioned data processor"**

Our commissioned data processors are obligated to process personal data exclusively in accordance with our instructions and to take appropriate measures to ensure data security. Through the service providers we select and appropriate contractual agreements, we ensure that your personal data remains protected at all times during processing. This may include, for example, IT services (services relating to administration of insured persons, property management, and data storage), sending email newsletters, data analysis and refinement, and consulting services.

Please also take note of our cookie information relating to independent data collection by third parties whose tools we have integrated on our websites and in our apps.

### **7. Transfer of personal data abroad**

If, in individual cases, we transfer your personal data to a country without an appropriate level of data protection, we will ensure that your personal data is appropriately protected, e.g. by concluding data transfer agreements with the recipients of your personal data in third countries that ensure the necessary data protection (referred to as standard contractual clauses = contracts approved, issued, or recognized by the European Commission and the Federal Data Protection and Information Commissioner). As an exception, it may also be possible to transfer data to countries without an appropriate level of protection on the basis of consent to do so, or in connection with legal proceedings abroad, or if the transfer is necessary for performance of a contract.

### **8. Duration of the processing and storage (retention) of personal data**

We process and store your personal data as follows:

- For as long as is necessary for the purpose of processing in question.
- For as long as we have a legitimate interest in storing the data (to assert or defend against claims, for archiving purposes, and to ensure IT security).
- For as long as it is subject to a statutory retention obligation (cf. Art. 27i et seq. Swiss Ordinance on Occupational Retirement, Survivors' and Disability Pension Plans (BVV 2)).

### **9. Profiling<sup>5</sup> and automated decision-making**

The personal data is not used for automated decision-making and no personality profiles are created (no profiling).

### **10. Rights of the data subject**

You have the following rights in connection with your personal data:

- The right of access to personal data pertaining to you that we store.
- The right to have inaccurate or incomplete personal data corrected.
- The right to request the deletion or anonymization of your personal data if it is not (or is no longer) required for the implementation of employee benefits insurance or for the rental of residential and commercial properties.
- The right to request the restriction of the processing of your personal data insofar as the processing is not (or is no longer) required for the implementation of the employee benefits insurance.
- The right to receive certain personal data in a structured, commonly used, and machine-readable format.
- The right to revoke consent with future effect where processing is based on consent.

However, these rights may be limited or excluded if there is doubt about the identity of the data subject or if such limitation or exclusion is necessary in order to protect other persons, to safeguard legitimate interests, or to comply with legal obligations.

You also have the option of filing a complaint with the Federal Data Protection and Information Commissioner (FDPIC) if you believe that the processing of your personal data is not legally compliant.

### **11. Changes to this privacy statement**

We reserve the right to amend this privacy statement at any time without prior notice. As a general rule, data processing is subject to the version of the privacy statement published on our website at the moment when the processing in question begins.

### **12. Cookies**

Cookies are small text files that are stored on your device to ensure and optimize the functionality of the website.

These files document your visit to the website and allow our developers and specialists to track your preferences and settings, continuously improve functionality, and make the website even more useful and user-friendly.

<sup>5</sup> Art. 5 lit. f, g FADP.

We use both session cookies, which are deleted again when the browser is closed, and permanent cookies, which remain stored for a certain period of time after the browser is closed (usually between a few days and two years) and are used in order to recognize visitors during subsequent visits to the website.

If cookies are blocked, the full interactive features of MyPension may not be available.

**13. Tracking and analysis data**

We use software to record and evaluate user behavior during your visit to our website.

The "Matomo" software is a web analytics platform that records various parameters of the visit. We use these records to evaluate user behavior and to optimize the website and its content. Typical evaluations include, for example, the service life, the areas visited on the website, the language selection, and the browser type used. Personal data is not recorded.

**13.1 Tracking technologies of the Pension Fund of Credit Suisse Group (Switzerland) Ltd.**

Product	Provider	Link to provider's privacy notice
Matomo	Matomo / <a href="https://matomo.org">matomo.org</a>	<a href="#">Privacy-Friendly Web Analytics User Privacy Protected   Matomo Analytics</a>

**14. Contact**

If you have any questions about this privacy statement or about the processing of your personal data, you can contact us at: [datenschutzberater.pensionskasse@mypension.ch](mailto:datenschutzberater.pensionskasse@mypension.ch)