

Yourasset Privacy Policy

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1. Privacy Policy

Yourasset AG ("Yourasset," "we", "us", or "our") operates the <https://www.yourasset.com> website and the Yourasset AG brand and services.

This page informs you of our policies regarding the collection, use and disclosure of Personal Data (as defined below) when you use our Service (as defined below) and the choices you have associated with that data. This Privacy Policy applies for registered Users (as defined below) as well as unregistered Users.

We use your data to provide and improve the Service. By using the Service, you agree to the collection and use of information in accordance with this Privacy Policy. Unless otherwise defined in this Privacy Policy, the terms used in this Privacy Policy have the same meaning as in our General Terms and Conditions.

2. Definitions

2.1. Service

Service means the <https://www.yourasset.com> website, the Yourasset financing widget and the Yourasset brand and marketing operations of Yourasset as outlined in our General Terms and Conditions.

2.2. Personal Data

Personal Data means data about a living individual who can be identified from those data (or from those and other information either in our possession or likely to come into our possession). Under the current Swiss data protection law and until the revised Swiss data protection law comes into effect, data of legal persons also qualifies as Personal Data.

2.3. Usage Data

Usage Data is data collected automatically either generated by the use of the Service or from the Service infrastructure itself (for example, the duration of a page visit).

2.4. Location Data

Location Data is data collected about your location to the extent required to improve and customize our Service.

2.5. Cookies

Cookies are files with a small amount of data which may include an anonymous unique identifier. Cookies are sent to your browser from a website and stored on your device (computer or mobile device).

2.6. Data Controller

Data Controller means the natural or legal person who (either alone or jointly or in common with other persons) determines the purposes for which and the manner in which any personal information are, or are to be, processed. For the purpose of this Privacy Policy, we are a Data Controller of your Personal Data.

2.7. **Data Processor (or Service Providers)**

Data Processor (or Service Provider) means any natural or legal person who processes the data on behalf of the Data Controller. We may use the services of various Service Providers in order to process your data more effectively.

2.8. **User**

A User is a natural or legal person who is using our Service. The User, as a natural person, is subject to Personal Data collection. The User, as a legal person, is subject to data collection where applicable.

3. **Information Collection and Use**

We collect several different types of information for various purposes to provide and improve our Service to you. We collect, in particular, the following type of data:

- (i) e-mail address;
- (ii) phone number;
- (iii) first name and last name;
- (iv) Date of birth;
- (v) ID and residency status;
- (vi) social media accounts;
- (vii) provenance; and
- (viii) required information in relation to a financing payment, especially User financial data.

4. **Types of Data Collected**

4.1. **Personal Data**

While using our Service, we may ask you to provide us with certain personally identifiable information that can be used to contact or identify you (Personal Data).

Personally identifiable information may include, but is not limited to:

- (i) e-mail address;
- (ii) phone number;
- (iii) first name and last name;
- (iv) Date of birth
- (v) ID and residency status
- (vi) address, state, province, postal code, city, country;
- (vii) cookies and usage data; and
- (viii) purchase details and relevant payment information.

We may use your Personal Data to contact you with newsletters, marketing or promotional materials and other information that may be of interest to you. You may opt out of receiving any, or all, of these communications from us by contacting us.

Apart from the details labelled as required for taking advantage of a particular service, you can also voluntarily enter and store additional personal data. By your confirmation upon completing the registration for collecting and changing your details for the user account, you guarantee that the information collected from you is accurate.

4.2. Usage Data

We may also collect information that your browser sends whenever you visit our Service or when you access the Service by or through a mobile device (Usage Data).

This Usage Data may include information such as your computer's Internet Protocol address ("IP address"), browser type, browser version, the pages of our Service that you visit, the time and date of your visit, the time spent on those pages, unique device identifiers and other diagnostic data.

When you access the Service with a mobile device, this Usage Data may include information such as the type of mobile device you use, your mobile device's unique ID, the IP address of your mobile device, your mobile operating system, the type of mobile internet browser you use, unique device identifiers and other diagnostic data.

We use such data for processing and administering our digital offerings, verifying the plausibility of the data entered, i.e. establishing, designing the content of, processing and amending the contracts concluded with you via your user account and, in case of fee-based services, proper invoicing. Accordingly, we process your data in this regard in accordance with the applicable data protection law.

4.3. Location Data

We may use and store information about your location if you give us permission to do so (Location Data). We use this data to provide features of our Service, to improve and customize our Service.

You can enable or disable location services when you use our Service at any time by way of your device settings.

4.4. Tracking Cookies Data

We use Cookies and similar tracking technologies to track the activity on our Service and we hold certain information.

Other tracking technologies are also used, such as beacons, tags and scripts to collect and track information and to improve and analyse our Service.

You can instruct your browser to refuse all Cookies or to indicate when a Cookie is being sent. However, if you do not accept Cookies, you may not be able to use some portions of our Service.

Examples of Cookies we use:

(i) **Session Cookies**

Session cookies are cookies that last for a session. A session starts when you launch a website or web app and ends when you leave the website or close your browser window. Session cookies contain information that is stored in a temporary memory location which is deleted after the session ends. We use Session Cookies to operate our Service.

(ii) **Preference Cookies**

Preference cookies enable a website to remember information that changes the way the website behaves or looks, like your preferred language or the region that you are in. We use Preference Cookies to remember your preferences and various settings.

(iii) **Security Cookies**

We use Security Cookies for security purposes.

5. Use of Data

Yourasset processes the collected data for various purposes. We use your Personal Data specifically, but not limited to, in order to:

- (i) facilitate the creation of and secure your account;
- (ii) identify you as a User in our system;
- (iii) provide and maintain our Service;
- (iv) allow you to participate in interactive features of our Service when you choose to do so;
- (v) notify you about changes to or actions on our Service;
- (vi) provide customer support;
- (vii) send you administrative notifications, such as security, support, and maintenance advisories;
- (viii) gather analysis or valuable information so that we can improve our Service;
- (ix) monitor the usage of our Service;
- (x) detect, prevent and address technical issues;
- (xi) provide you with news, special offers and general information about other goods, services and events which we offer that are similar to those that you have already purchased or enquired about unless you have opted not to receive such information;
- (xii) comply with applicable laws, cooperate with investigations by law enforcement or other authorities of suspected violations of law, and/or to pursue or defend against legal threats and/or claims;
- (xiii) act in any other way we may describe when you provide the Personal Data;
- (xiv) required information in relation to a financing payment or financing contract; and
- (xv) required information in relation to an insurance service or insurance contract.

6. Legal Basis for Processing Personal Data under the General Data Protection Regulation (GDPR)

If you are from the European Economic Area (EEA), Yourasset's legal basis for collecting and using the personal information described in this Privacy Policy depends on the Personal Data we collect and the specific context in which we collect it.

Yourasset AG may process your Personal Data because:

- (i) We need to perform or facilitate a contract with you;
- (ii) You have given permission to do so;
- (iii) The processing is in our legitimate interests and it is not overridden by your rights;
- (iv) It relates to the payment processing; and/or
- (v) It is necessary to fulfil the legal duties and to comply with the law.

7. Retention of Data

Yourasset will retain your Personal Data only for as long as is necessary for the purposes set out in this Privacy Policy. We will retain and use your Personal Data to the extent necessary to comply with our legal obligations (for example, if we are required to retain your data to comply with applicable laws), resolve disputes and enforce our legal agreements and policies.

Yourasset will also retain Usage Data for internal analysis purposes. Usage Data is generally retained for a shorter period of time, except when this data is used to strengthen the security or to improve the functionality of our Service, or we are legally obligated to retain this data for longer periods.

If your Personal Data and/or your Usage Data is no longer required for the purposes mentioned in this Privacy Policy, we will delete it unless the data is subject to a statutory retention period or it is in our legitimate interest to retain it.

8. Transfer of Data

Your information, including Personal Data, may be transferred to — and maintained on — computers located outside of your state, province, country or other governmental jurisdiction where the data protection laws may differ from those of your jurisdiction.

If you are located outside Switzerland and choose to provide information to us, please note that we transfer the data, including Personal Data, to Switzerland and process it there.

Your consent to this Privacy Policy followed by your submission of such information, represents your agreement to that transfer.

Yourasset will take all the reasonably necessary steps to ensure that your data is treated securely and in accordance with this Privacy Policy and no transfer of your Personal Data will take place to an organisation or a country unless there are adequate controls in place, including the security of your data and other personal information.

9. Disclosure of Data

Yourasset discloses your Personal Data as described below and as described elsewhere in this Privacy Policy.

9.1. Third Party Service Provider

Yourasset may share your Personal Data with third party service providers (e.g. Financial service providers, such as banks, intermediaries or merchants) to: facilitate the financing and/or insurance solution with the third party supplier; and/or provide other support to us and to the Service. The financial service providers and intermediaries process the data in accordance with their respective data processing regulations.

9.2. Business Transaction

Should Yourasset be involved in a merger, acquisition or asset sale, your Personal Data may be transferred. We will provide notice before your Personal Data is transferred and becomes subject to a different Privacy Policy.

9.3. Disclosure for Law Enforcement

Under certain circumstances, Yourasset may be required to disclose your Personal Data if required to do so by law or in response to valid requests by public authorities (e.g. a court or a government agency).

9.4. Legal Requirements

Yourasset may disclose your Personal Data in the good faith belief that such action is necessary to:

- (i) comply with legal obligations;
- (ii) protect and defend the rights or property of Yourasset;
- (iii) prevent or investigate possible wrongdoing in connection with the Service;
- (iv) protect the personal safety of Users of the Service or the public; or
- (v) protect against legal liability;

10. Security of Data

The security of your data is important to us but remember that no method of transmission over the internet or method of electronic storage is 100% secure. While we strive to use commercially acceptable means to protect your Personal Data, we cannot guarantee its absolute security. In the event that any information under our custody and control is compromised as a result of a breach of security, we will take steps to investigate and remediate the situation and, in accordance with applicable laws and regulations, notify the supervisory authority and/or those individuals whose information may have been compromised. Platform users acknowledge that communication between them, Yourasset, our business and financing partners may take place via electronic channels. Yourasset and its partners cannot guarantee the confidentiality of data transmitted via the Internet. It is therefore possible for third parties to draw conclusions about an existing or forthcoming business relationship (possibly a banking relationship) between them and our business partners.

11. Our Policy on “Do Not Track” Signals under the California Online Protection Act (CalOPPA)

We do not support Do Not Track ("DNT"). DNT is a preference you can set in your web browser to inform websites that you do not want to be tracked. You can enable or disable DNT by visiting the preferences or settings page of your web browser.

12. Your Data Protection Rights under the General Data Protection Regulation

Under both GDPR and the Swiss Federal Act on Data Protection you have certain data protection rights. Yourasset aims to take reasonable steps to allow you to correct, amend, delete or limit the use of your Personal Data.

If you wish to be informed about what Personal Data we hold about you and if you want it to be removed from our systems, please contact us.

In certain circumstances, you have the following data protection rights:

- (i) The right to access, update or delete the information we have on you. Whenever made possible, you can access, update or request deletion of your Personal Data directly within your account settings section. If you are unable to perform these actions yourself, please contact us to assist you.
- (ii) The right of rectification. You have the right to have your information rectified if that information is inaccurate or incomplete.
- (iii) The right to object. You have the right to object to our processing of your Personal Data.
- (iv) The right of restriction. You have the right to request that we restrict the processing of your personal information.

- (v) The right to data portability. You have the right to be provided with a copy of the information we have on you in a structured, machine-readable and commonly used format.
- (vi) The right to withdraw consent. You also have the right to withdraw your consent at any time when Yourasset relies on your consent to process your personal information.

Please note that we may ask you to verify your identity before responding to such requests.

You have the right to complain to a data protection authority about our collection and use of your Personal Data. For more information, please contact your local data protection authority in Switzerland or the European Economic Area (EEA).

13. Service Providers

We may employ third party companies and individuals to facilitate our Service (Service Providers), provide the Service on our behalf, perform Service-related services or assist us in analysing how our Service is used.

These third parties have access to your Personal Data only to perform these tasks on our behalf and are obligated not to disclose or use it for any other purpose.

13.1. Google Analytics

Google Analytics is a web analytics service offered by Google that tracks and reports website traffic. Google uses the data collected to track and monitor the use of our Service. This data is shared with other Google services. Google may use the collected data to contextualise and personalise the ads of its own advertising network.

For more information on the privacy practices of Google, please visit the Google Privacy Terms web page: <https://policies.google.com/privacy?hl=en>

We also encourage you to review Google's policy for safeguarding your data: <https://support.google.com/analytics/answer/6004245> .

13.2. HubSpot

HubSpot is a CRM system allowing us to give our customers and subscribers the best experience and to solve support requests in a timely manner. The HubSpot Privacy Policy is available at the following link: <https://legal.hubspot.com/privacy-policy>

13.3. LinkedIn

LinkedIn is a digital networking platform which helps us grow and cultivate our digital presence. The LinkedIn Privacy Policy is available at the following link: <https://www.linkedin.com/legal/privacy-policy>

14. Behavioral Marketing

Yourasset uses remarketing services to advertise on third party websites to you after you visited our Service. We and our third-party vendors use cookies to inform, optimize and serve ads based on your past visits to our Service.

14.1. Google Ads (AdWords)

Google Ads (AdWords) remarketing service is provided by Google Inc.

You can opt out of Google Analytics for Display Advertising and customize the Google Display Network ads by visiting the Google Ads Settings page:

<http://www.google.com/settings/ads>

Google also recommends installing the Google Analytics Opt-out Browser Add-on - <https://tools.google.com/dlpage/gaoptout> - for your web browser. Google Analytics Opt-out Browser Add-on provides visitors with the ability to prevent their data from being collected and used by Google Analytics.

For more information on the privacy practices of Google, please visit the Google Privacy Terms web page: <https://policies.google.com/privacy?hl=en>

14.2. Facebook

Facebook remarketing service is provided by Facebook Inc.

To opt-out from Facebook's interest-based ads, follow these instructions from Facebook: <https://www.facebook.com/help/568137493302217>

Facebook adheres to the Self-Regulatory Principles for Online Behavioural Advertising established by the Digital Advertising Alliance. You can also opt-out from Facebook and other participating companies through the Digital Advertising Alliance in the USA <http://www.aboutads.info/choices/>, the Digital Advertising Alliance of Canada in Canada <http://youradchoices.ca/> or the European Interactive Digital Advertising Alliance in Europe <http://www.youronlinechoices.eu/>, or opt-out using your mobile device settings.

For more information on the privacy practices of Facebook, please visit Facebook's data policy: <https://www.facebook.com/privacy/explanation>

15. Links to Other Sites

Our Service may contain links to other sites that are not operated by us. If you click a third party link, you will be directed to that third party's site. We strongly advise you to review the privacy policy of every site you visit. Please be aware that the terms of this Privacy Policy do not apply to these third-party websites or their content, or to any collection of your Personal Data after you click on links to such third-party websites.

We have no control over, do not review, and assume no responsibility for the content, privacy policies or practices of any third party sites or services.

16. Children's Privacy

Our Service does not address anyone under the age of 18 ("Child"/"Children").

We do not knowingly collect personally identifiable information from anyone under the age of 18. If you are a parent or guardian and you are aware that your Child has provided us with Personal Data, please contact us. If we become aware that we have collected Personal Data from Children without verification of parental consent, we take steps to remove that information from our servers.

17. Changes to This Privacy Policy

We may update our Privacy Policy from time to time. We will notify you of any changes by posting the new Privacy Policy on this page.

We will let you know via email and/or a prominent notice on our Service, prior to the change becoming effective and update the "effective date" at the top of this Privacy Policy.

You are advised to review this Privacy Policy periodically for any changes. Changes to this Privacy Policy are effective when they are posted on this page.

18. Contact Information

For questions, requests or complaints regarding this Privacy Policy, the User can contact the User Service of Yourasset:

- (i) by post: Please refer to our Impressum page;
- (ii) by email: contact@yourasset.com;
- (iii) by visiting this page on our website: <https://yourasset.com/privacy.html>

Yourasset AG, Privacy Policy.

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