

# General Privacy Notice

## 1. General Information

The Virtue Compliance GmbH (hereinafter «Virtue Compliance», «we», «us») collects and processes personal data that concern you but also other individuals («third parties»). We use the word «data» here interchangeably with «personal data».

In this Privacy Notice, we describe what we do with your data when you use our website, obtain services from us, interact with us in relation to a contract, communicate with us or otherwise deal with us. When appropriate we will provide a just-in-time notice to cover any additional processing activities not mentioned in this Privacy Notice. In addition, we may inform you about the processing of your data separately, for example in consent forms, terms and conditions, additional privacy notices, forms and other notices.

If you disclose data to us or share data with us about other individuals, such as co-workers, etc., we assume that you are authorized to do so and that the relevant data is accurate. When you share data about others with us, you confirm that. Please make sure that these individuals have been informed about this Privacy Notice.

This Privacy Notice is aligned with the EU General Data Protection Regulation («GDPR») and the Swiss Data Protection Act («DPA»). However, the application of these laws depends on each individual case.

## 1. Controller

Virtue Compliance is the controller for the data processing under this Privacy Notice. You may contact us for data protection concerns and to exercise your rights under Section 8 as follows:

Virtue Compliance GmbH  
Mürtschenstrasse 7  
8730 Uznach  
info@virtue-compliance.ch  
<https://www.virtue-compliance.ch>

## 2. Collection and Processing of Personal Data

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

- **Technical data:** When you use our website, we collect the IP address of your terminal device and other technical data in order to ensure the functionality and security of these offerings. This data includes logs with records of the use of our systems. In order to ensure the functionality of these offerings, we may also assign an individual code to you or your terminal device (for example as a cookie, see Section 9). Technical data as such does not permit us to draw conclusions about your identity. However, technical data may be linked with other categories of data (and potentially with your person) in relation to user accounts, registrations, access controls or the performance of a contract.

- **Registration data:** Certain offerings and services (such newsletters) can only be used with registration, which can happen directly with us. In this regard you must provide us with certain data, and we collect data about the use of the offering or service.
- **Communication data:** When you are in contact with us via the contact form, by e-mail, telephone, by letter or other means of communication, we collect the data exchanged between you and us, including your contact details and the metadata of the communication. If we have to determine your identity, for example in relation to a request for information, we collect data to identify you (for example a copy of an ID document).
- **Master data:** With master data we mean the basic data that we need, in addition to contract data (see below), for the performance of our contractual and other business relationships or for marketing and promotional purposes, such as name and contact details, and information about, for example, your role and function, your bank details, your date of birth, customer history, powers of attorney, signature authorizations and declarations of consent. We process your master data if you are a customer or other business contact or work for one (for example as a contact person of the business partner), or because we wish to address you for our own purposes or for the purposes of a contractual partner (for example as part of marketing and advertising, with invitations to events, with vouchers, with newsletters, etc.). We receive master data from you, from parties you work for, or from third parties such as contractual partners, associations and address brokers, and from public sources such as public registers or the internet (websites, social media, etc.). We may also process health data and information about third parties as part of master data.
- **Contract data:** This means data that is collected in relation to the conclusion or performance of a contract, for example information about the contracts and the services provided or to be provided, as well as data from the period leading up to the conclusion of a contract, information required or used for performing a contract, and information about feedback (for example complaints, feedback about satisfaction, etc.).
- **Onboarding data:** With onboarding data we mean the data, that our clients and/or our client's customers upload to our onboarding platform. In principle, we process onboarding data exclusively in the role of a processor. Therefore, the responsibility for processing the data remains with the controller.
- **Behavioural and preference data:** Depending on our relationship with you, we try to get to know you better and to tailor our products, services and offers to you. For this purpose, we collect and process data about your behaviour and preferences. We do so by evaluating information about your behaviour in our domain, and we may also supplement this information with third-party information, including from public sources. Based on this data, we can for example determine the likelihood that you will use certain services or behave in a certain way. The data processed for this purpose is already known to us (for example where and when you use our services), or we collect it by recording your behaviour (for example how you navigate our website).
- **Other data:** We also collect data from you in other situations. For example, data that may relate to you (such as files, evidence, etc.) is processed in relation to administrative or judicial proceedings.

Much of the data set out in this Section is provided to us by you (through forms, when you communicate with us, in relation to contracts, when you use the website, or when you use our onboarding platform, etc.). You are not obliged or required to disclose data to us except in certain cases, for example within the framework of binding health protection concepts (legal obligations). If

you wish to enter into contracts with us or use our services, you must also provide us with certain data, in particular master data and contract data, as part of your contractual obligation under the relevant contract. When using our website, the processing of technical data cannot be avoided. However, in the case of behavioral and preference data, you generally have the option of objecting or not giving consent.

As far as it is not unlawful we also collect data from public sources (for example debt collection registers, land registers, commercial registers, the media, or the internet including social media) or receive data from public authorities and from other third parties.

### 3. Purpose of Data Processing and Legal Grounds

We process your data for the purposes explained below. These purposes and their objectives represent interests of us and potentially of third parties.

- We process your data for purposes related to **communication with you**, in particular in relation to responding to inquiries and the exercise of your rights (Section 8) and to enable us to contact you in case of queries. For this purpose, we use in particular communication data and master data. We keep this data to document our communication with you, for quality assurance and for follow-up inquiries.
- We process data for the conclusion, administration and performance of **contractual relationships**.
- We process data for **marketing purposes** and **relationship management**. You can object to such contacts at any time or refuse or withdraw consent to be contacted for marketing purposes. For online tracking and online advertising techniques see Section 8.
- We further process your data for **market research**, to **improve our services and operations**, and for **product development**.
- We process personal data to **comply with laws, directives and recommendations from authorities and internal regulations** («Compliance»).
- We may also process your data for **security purposes**.
- We also process data for the purposes of our **risk management** and as part of our **corporate governance**, including business organization and development.
- We may process your data for **further purposes**, for example as part of our internal processes and administration.

Where we ask for your consent for certain processing activities (for example for newsletters or background checks), we process your personal data within the scope of and based on this consent. You may withdraw your consent at any time with effect for the future by providing us written notice (by e-mail) or, unless otherwise noted or agreed, by sending an e-mail to us; see our contact details in Section 2. Once we have received notification of withdrawal of consent, we will no longer process your information for the purpose(s) you consented to, unless we have another legal basis to do so. Withdrawal of consent does not, however, affect the lawfulness of the processing based on the consent prior to withdrawal.

Where we do not ask for consent for processing, the processing of your personal data relies on the requirement of the processing for initiating or performing a contract with you (or the entity you represent) or on our or a third-party legitimate interest in the particular processing, in particular in pursuing the purposes and objectives set out in this Section and in implementing related measures. Our legitimate interests also include compliance with legal regulations, insofar as this is not already recognized as a legal basis by applicable data protection law (for example in the case of the GDPR, the laws in the EEA and in the case of the DPA, Swiss law).

Where we receive sensitive personal data (for example health data, data about political opinions, religious or philosophical beliefs, and biometric data for identification purposes), we may process your data on other legal basis, for example, in the event of a dispute, as required in relation to a potential litigation or for the enforcement or defense of legal claims. In some cases, other legal basis may apply, which we will communicate to you separately as necessary.

#### **4. Datatransfer and Transfer of Data Abroad**

We do not disclose any data to third parties without the consent of the data subject, unless this is done in connection with the processing of the contract or is necessary for the purposes described in this privacy policy.

In addition, we may share data with processors, in particular IT service providers and other vendors who provide IT applications (e.g. collaboration platforms) or provide support and other services on our behalf for the purposes set out in this privacy policy.

In relation to our contracts, the website, our services, our legal obligations or otherwise with protecting our legitimate interests and the other purposes set out in Section 4, we may disclose your personal data to third parties, in particular to the following categories of recipients:

- **Service providers:** We work with service providers in Switzerland and abroad who process your data on our behalf or as joint controllers with us or who receive data about you from us as separate controllers (for example IT providers, advertising service providers, cleaning companies, banks, insurance companies). For the service providers used for the website, see Section 9.
- **Contractual partners including customers:** This refers to customers (for example service recipients) and our other contractual partners as this data disclosure results from these contracts. If you work for one of these contractual partners, we may also disclose data about you to that partner in this regard. These recipients also include contractual partners with whom we cooperate or who carry out advertising for us and to whom we may therefore disclose data about you for analysis and marketing purposes (these may again be service recipients, but also sponsors and online advertising providers). We require these partners to send you or display advertising based on your data only with your consent (for online advertising, see Section 9).
- **Authorities:** We may disclose personal data to agencies, courts and other authorities in Switzerland and abroad if we are legally obliged or entitled to make such disclosures or if it appears necessary to protect our interests. This may include health data. These authorities act as separate controllers.
- **Other persons:** This means other cases where interactions with third parties follows from the purposes set out in Section 4.

All these categories of recipients may involve third parties, so that your data may also be disclosed to them. We can restrict the processing by certain third parties (for example IT providers), but not by others (for example authorities, banks, etc.).

These categories of recipients are not all located in Switzerland. Your data may therefore be processed both in Europe and in USA; in exceptional cases, in any country in the world.

If a recipient is located in a country without adequate statutory data protection, we require the recipient to undertake to comply with data protection (for this purpose, we use the revised European Commission's standard contractual clauses, which can be accessed here: [https://eur-lex.europa.eu/eli/dec\\_impl/2021/914/oj?](https://eur-lex.europa.eu/eli/dec_impl/2021/914/oj?)), unless the recipient is subject to a legally accepted set of rules to ensure data protection and unless we cannot rely on an exception. An exception may apply for example in case of legal proceedings abroad, but also in cases of overriding public interest or if the performance of a contract requires disclosure, if you have consented or if data has been made available generally by you and you have not objected against the processing.

Please note that data exchanged via the internet is often routed through third countries. Your data may therefore be sent abroad even if the sender and recipient are in the same country.

## **5. Retention Periods for your Personal Data**

We process and retain your personal data as long as required for the performance of our contractual obligation and compliance with legal obligations or other purposes pursued with the processing, i.e. for the duration of the entire business relationship (from the initiation, during the performance of the contract until it is terminated) as well as beyond this duration in accordance with legal retention and documentation obligations. Personal data may be retained for the period during which claims can be asserted against our company or insofar as we are otherwise legally obliged to do so or if legitimate business interests require further retention (e.g., for evidence and documentation purposes).

As soon as your personal data are no longer required for the above-mentioned purposes, they will be deleted or anonymized, to the extent possible. In general, shorter retention periods of no more than twelve months apply for operational data (e.g., system logs).

## **6. Data Security**

We take appropriate security measures in order to maintain the required security of your personal data and ensure its confidentiality, integrity and availability, and to protect it against unauthorized or unlawful processing, and to mitigate the risk of loss, accidental alteration, unauthorized disclosure or access.

## **7. Rights of the Data Subject**

Applicable data protection laws grant you the right to object to the processing of your data in some circumstances, in particular for direct marketing purposes, for profiling carried out for direct marketing purposes and for other legitimate interests in processing.

To help you control the processing of your personal data, you have the following rights in relation to our data processing, depending on the applicable data protection law:

- The right to request information from us as to whether and what data we process from you;
- The right to have us correct data if it is inaccurate;
- The right to request erasure of data;
- The right to request that we provide certain personal data in a commonly used electronic format or transfer it to another controller;
- The right to withdraw consent, where our processing is based on your consent;
- The right to receive, upon request, further information that is helpful for the exercise of these rights.

If you wish to exercise the above-mentioned rights in relation to us, please contact us in writing, at our premises or, unless otherwise specified or agreed, by e-mail; you will find our contact details in Section 2. In order for us to be able to prevent misuse, we need to identify you (for example by means of a copy of your ID card, unless identification is not possible otherwise).

Please note that conditions, exceptions or restrictions apply to these rights under applicable data protection law (for example to protect third parties or trade secrets). We will inform you accordingly where applicable.

If you do not agree with the way we handle your rights or with our data protection practices, please let us know. If you are located in the EEA, the United Kingdom or in Switzerland, you also have the right to lodge a complaint with the competent data protection supervisory authority in your country. You can find a list of authorities in the EEA here: [https://edpb.europa.eu/about-edpb/board/members\\_en](https://edpb.europa.eu/about-edpb/board/members_en). You can reach the UK supervisory authority here: <https://ico.org.uk/global/contact-us/>. You can reach the Swiss supervisory authority here: <https://www.edoeb.admin.ch/edoeb/de/home/deredoeb/kontakt.html>.

## **8. Online Tracking and Online Advertising Techniques**

We use various techniques on our website that allow us and third parties engaged by us to recognize you during your use of our website, and possibly to track you across several visits. This Section informs you about this.

In essence, we wish to distinguish access by you (through your system) from access by other users, so that we can ensure the functionality of the website and carry out analysis and personalization. We do not intend to determine your identity, even if that is possible where we or third parties engaged by us can identify you by combination with registration data. However, even without registration data, the technologies we use are designed in such a way that you are recognized as an individual visitor each time you access the website, for example by our server (or third-party servers ) that assign a specific identification number to you or your browser (so-called «cookie»).

We use these technologies on our website and may allow certain third parties to do so as well. However, depending on the purpose of these technologies, we may ask for consent before they are used. You can also set your browser to block or deceive certain types of cookies or alternative technologies, or to delete existing cookies. You can also add software to your browser that blocks certain third-party tracking. You can find more information on the help pages of your browser (usually with the keyword «Privacy») or on the websites of the third parties set out below.

We distinguish the following categories of «cookies»:

- **Necessary cookies:** Some cookies are necessary for the functioning of the website or for certain features. For example, they ensure that you can move between pages without losing information that was entered in a form. They also ensure that you stay logged in. These cookies exist temporarily only («session cookies»). If you block them, the website may not work properly. Other cookies are necessary for the server to store options or information (which you have entered) beyond a session (i.e. a visit to the website) if you use this function (for example language settings, consents, automatic login functionality, etc.). These cookies have an expiration date of up to 24 months.
- **Performance cookies:** In order to optimize our website and related offers and to better adapt them to the needs of the users, we use cookies to record and analyze the use of our website, potentially beyond one session. We use third-party analytics services for this purpose. We have listed them below. Performance cookies also have an expiration date of up to 24 months. Details can be found on the websites of the third-party providers.
- **Marketing Cookies:** We and our advertising partners have an interest in targeting advertising as precisely as possible, i.e. only showing it to those we wish to address. We have listed our advertising partners below. For this purpose, we and our advertising partners – if you consent – use cookies that can record the content that has been accessed or the contracts that have been concluded. This allows us and our advertising partners to display advertisements that we think will interest you on our website, but also on other websites that display advertisements from us or our advertising partners. These cookies have an expiration period of a few days to 12 months, depending on the circumstances. If you consent to the use of these cookies, you will be shown related advertisements. If you do not consent to them, you will not see less advertisements, but simply any other advertisement.

We currently use offers from the following service providers and advertising partners (where they use data from you or cookies set on your computer for advertising purposes):

- **Google Analytics:** Google Ireland Ltd. (located in Ireland) is the provider of the service «Google Analytics» and acts as our processor. Google Ireland relies on Google LLC (located in the United States) as its sub-processor (both «Google»). Google collects information about the behavior of visitors to our website (duration, page views, geographic region of access, etc.) through performance cookies (see above) and on this basis creates reports for us about the use of our website. We have configured the service so that the IP addresses of visitors are truncated by Google in Europe before forwarding them to the United States and then cannot be traced back. We have turned off the «Data sharing» option and the «Signals option». Although we can assume that the information we share with Google is not personal data for Google, it may be possible that Google may be able to draw conclusions about the identity of visitors based on the data collected, create personal profiles and link this data with the Google accounts of these individuals for its own purposes. In any event, if you consent to the use of Google Analytics, you expressly consent to any such processing, including the transfer of your personal data (in particular website and app usage, device information and unique IDs) to the United States and other countries. Information about data protection with Google Analytics can be found here: <https://support.google.com/analytics/answer/6004245> and if you have a Google account, you can find more details about Google's processing here: <https://policies.google.com/technologies/partner-sites?hl=de>.

## 9. Social Networks

We may operate pages and other online presences on social networks and other platforms operated by third parties and collect the data about you described in Section 3. We receive this data from you and from the platforms when you interact with us through our online presence (for example when you communicate with us, comment on our content or visit our online presence). At the same time, the platforms analyze your use of our online presences and combine this data with other data they have about you (for example about your behavior and preferences). They also process this data for their own purposes, in particular for marketing and market research purposes (for example to personalize advertising) and to manage their platforms (for example what content they show you) and, to that end, they act as separate controllers.

For further information on the processing of the platform operators, please refer to the privacy information of the relevant platforms. There you can also find out about the countries where they process your data, your rights of access and erasure of data and other data subjects rights and how you can exercise them or obtain further information. We currently use the following platforms:

- **LinkedIn:** Our website uses functions of the LinkedIn network. The provider is LinkedIn Corporation, 2029 Stierlin Court, Mountain View, CA 94043, USA. Each time one of our pages containing LinkedIn functions is accessed, a connection to LinkedIn servers is established. LinkedIn is informed that you have visited our website with your IP address. If you click the LinkedIn "Recommend" button and are logged into your LinkedIn account, it is possible for LinkedIn to associate your visit to our website with you and your user account. We would like to point out that we, as the provider of the pages, have no knowledge of the content of the transmitted data or its use by LinkedIn. You can find more information on this in LinkedIn's privacy policy at: <https://www.linkedin.com/legal/privacy-policy>.
- **YouTube:** Our website uses YouTube functions to play videos. The provider is Google LLC (based in the USA). You can find more information about this under: <https://support.google.com/youtube/topic/2803240?hl=de> and <https://support.google.com/youtube/answer/9315727?hl=de>.
- **Instagram:** Our website uses functions of Instagram. The provider is Meta Platforms Ireland Ltd. (based in Ireland). You can find more information about this under: [https://help.instagram.com/155833707900388?cms\\_id=155833707900388](https://help.instagram.com/155833707900388?cms_id=155833707900388).
- **Facebook:** Our website uses functions of Facebook. The provider is Meta Platforms Ireland Ltd. (based in Ireland). You can find more information about this under: [https://www.facebook.com/privacy/policy?section\\_id=13-HowToContactMeta](https://www.facebook.com/privacy/policy?section_id=13-HowToContactMeta).
- **Telegram:** Our website uses functions of Telegram. The provider is Telegram Messenger Inc. (based in Dubai). You can find more information about this under: <https://telegram.org/privacy?setln=en>.

## 10. Amendments to this Privacy Notice

This Privacy Notice is not part of a contract with you. We can change this Privacy Notice at any time. The version published on this website is the current version.