

# **Privacy Policy - Website**

**General Electric Switzerland Pension Fund, Baden**

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## Contents

<b>1</b>	<b>Controller and data protection advisor</b>	<b>3</b>
1.1	Controller	3
1.2	Data protection advisor	3
<b>2</b>	<b>Data protection in general</b>	<b>4</b>
2.1	Personal data processed by us	4
2.2	How do we obtain personal data?	5
2.3	Purposes for which we process personal data	5
2.4	Legal basis of the processing	6
<b>3</b>	<b>Data protection in particular: provision of occupational benefits</b>	<b>7</b>
3.1	Personal data processed within the context of the provision of insurance services by the General Electric PF	7
3.2	Purpose of the processing of personal data within the context of the provision of insurance services	7
<b>4</b>	<b>Disclosure and transfer of personal data to third parties</b>	<b>8</b>
<b>5</b>	<b>Duration of data processing</b>	<b>8</b>
<b>6</b>	<b>Transmission of personal data abroad</b>	<b>9</b>
<b>7</b>	<b>Visiting our web pages</b>	<b>9</b>
7.1	Server logfiles	9
7.2	Contact	10
7.3	Online portal for active members	10
7.4	Cookies	10
7.5	Google services	11
7.5.1	Google Tag Manager	11
7.5.2	Google Analytics	11
<b>8</b>	<b>Data security</b>	<b>12</b>
<b>9</b>	<b>Your rights</b>	<b>12</b>
<b>10</b>	<b>Amendments to this Privacy Policy</b>	<b>13</b>

# Privacy Policy

Data protection is a high priority for the General Electric Switzerland Pension Fund, Baden (hereinafter called "General Electric PF", "we" or "us"). In this Privacy Policy, we explain how and for what purpose we collect and process (e.g. store, use, transmit, etc.) personal data from you in connection with the provision of occupational benefits and our related services and other activities, to whom we disclose your personal data, as well as your rights arising in this context from data protection legislation or other legal bases.

Personal data refers to all information about personal or factual circumstances that relate to an identified or identifiable natural person (e.g. name, address, e-mail address, etc.). In this Privacy Policy, we also use the terms "your data" or "your personal data".

We are committed to handling your personal data responsibly. Therefore, we process personal data strictly in compliance with the Swiss Federal Law on Occupational Retirement, Survivors' and Disability Benefit Plans (BVG), the Swiss Federal Law on Vested Benefits in Occupational Old-Age, Survivors' and Disability Benefit Plans (FZG), the Swiss Federal Act on Data Protection (FADP) (Datenschutzgesetz, DSG), as well as the associated ordinances and other Swiss data protection regulations that may be applicable.

This Privacy Policy covers the collection, both online and offline, of personal data in connection with our business activities, including those which we receive from various sources, e.g. from your employer, from public authorities and from other third parties (e.g. medical examiners).

In the following we provide you with detailed information which is divided into a general part on data processing and a specific part which covers the provision of insurance services.

Please note that this Privacy Policy does not contain an exhaustive description of our data processing activities and that individual matters may be governed in whole or in part by specific privacy statements, general terms and conditions, fact sheets or similar documents (with or without reference in this Privacy Policy).

## 1 Controller and data protection advisor

### 1.1 Controller

Responsibility for data processing according to data protection law lies with:

General Electric Switzerland Pension Fund  
c/o General Electrics (Switzerland) GmbH  
Brown Boveri Strasse 8  
5400 Baden

If you have any concerns or queries related to the provision of our services or this Privacy Policy, please contact the data protection advisor indicated in section 1.2.

### 1.2 Data protection advisor

The contact data of our data protection advisor are:

Patricia Demarty  
patricia.demarty@ge.com

## 2 Data protection in general

### 2.1 Personal data processed by us

The General Electric PF processes a variety of personal data regardless of the means by which individuals contact us, e.g., by telephone, via a website, an application, a social network, at an event, etc. In particular, this involves personal data

- that we collect in connection with our business activities in mandatory, supplementary or voluntary pension provision from members and their dependants (e.g. current and former spouses, life partners, parents, children and other beneficiaries), authorised representatives (e.g. legal representatives), future members, interested parties, service providers, or from other persons involved in the course of business activities;
- that we collect from former, current or future employers or their contacts; from the employers' family members and their employees;
- that we collect from members of our bodies;
- that we collect during the use of our websites;
- that we collect from visitors to our offices;
- that we collect when you contact us via e-mail / contact form / quote form / other forms or newsletters;
- that we receive in the context of an authorisation;
- that we collect from applicants for employment;
- that we are legally or contractually obliged to collect;
- that we collect from authorities and other third parties (medical examiners, social security institutions and private insurance companies, other employee and vested benefits institutions, suppliers and partners).

Depending on the nature of the relationship, we process personal data from you such as:

- **Contact data, inventory data and identification data**, for example, surname, first name, address, e-mail address, telephone number;
- **Personal details** such as date of birth, gender, nationality, place of birth, place of origin, residence status, marital status, details from identification data (e.g. passport or ID), beneficiaries, language, data on dependants, health data, family certificate, birth certificate, educational certificates, insurance number and social security number, contract number, details on previous employee or vested benefits institutions, if applicable;
- **Information related to the processing of benefit claims:** Notification of a benefit claim, information on the cause of the benefit claim (e.g. accident, illness, date of the incident, etc.) and other information related to the verification and assessment of the benefit claim (e.g. highly sensitive personal data, information on persons involved and on third parties such as insurance companies, etc.), information on termination benefits and other benefit claims;
- **Information on third parties**, in particular information on family members;
- **Contract data** such as contract type, contract content, type of products and services, forecast data, applicable terms and conditions, contract start date, contract term, invoice data and details regarding other insurance policies;
- **Financial and employment data** such as salary data, account information, payment information, payment history, credit standing, income, purchasing power, employment status, employment type, capacity for work;
- **Marginal data** from telecommunications traffic such as telephone number, value-added service codes, date, time and duration of connection, type of connection, location data, IP address, and device identification numbers such as MAC address;

- **Interaction and usage data** such as correspondence, preferences and target group information, type of device, device settings, operating system, software, and information from assertion of rights;
- **Documents and specific information for applications for employment:** such as letter of motivation, resume and photo, job references, diplomas, educational certificates, third party references, interview notes.

If you provide us with personal data on third parties (e.g. family members, colleagues), we assume that these data are correct and that you are authorised to do so. We ask you to inform these third parties accordingly and to hand over this data protection declaration to them.

## **2.2 How do we obtain personal data?**

### **2.2.1 Personal data that you disclose to us**

We obtain personal data from you when you submit data to us or when you contact us. This may occur through various channels, such as the online portal for members, by which you communicate with us (e.g. e-mail, letters, phone, fax, etc.) or through your use of our website (e.g. IP address, date and time stamp, the web browser and operating system you use, language and version of browser software, etc.) or other services which we offer as part of our business activities.

### **2.2.2 Personal data that we collect from third parties**

We collect personal data in connection with the provision of occupational benefits in accordance with the relevant statutory provisions. In addition, we collect personal data from third parties with whom we collaborate to be able to carry out business activities within the scope of the provision of occupational benefits and other services. We also collect personal data from published sources.

We collect personal data from the following third parties, for example:

- employers;
- persons associated with you (e.g. family members, legal representatives, etc.);
- medical experts, physicians and other service providers who make inquiries about your health;
- private insurance companies and social security institutions, other employee and vested benefits institutions;
- banks and other service providers involved in the provision of occupational benefits (e.g. brokers, reinsurance companies, etc.);
- credit agencies;
- authorities, courts, political parties and other third parties, in connection with administrative and judicial proceedings;
- Swiss Post, for address updates;
- other service providers;
- public registers (commercial register, debt collection register, etc.).

## **2.3 Purposes for which we process personal data**

### **2.3.1 Provision of occupational benefits**

Within the context of occupational benefits provision, we process data from active members, which are provided to us by the employer as part of the entry process, to ensure that all active members are duly registered and insured in accordance with the occupational benefits regulations. The data collected are processed to guarantee that contributions are calculated correctly and that active members receive the benefits to which they are entitled if a benefit claim arises or in the event of disability. In addition, the processing of personal data of General Electric PF's active members is necessary for the effective administration of insurance contracts, including the processing of payouts and communication with employees or your employer.

### 2.3.2 Other purposes

Moreover, we process your personal data and those from other persons, to the extent permitted and deemed appropriate, for the following purposes, in which we (and sometimes third parties) have a legitimate interest corresponding to the purpose:

- provision and optimisation of our services via our website as well as our website itself and other platforms on which we are present;
- communication and processing of requests (e.g. via contact forms, e-mail, telephone, job applications or media requests);
- advertising and marketing (including the hosting of events), insofar as you have consented to the use of your data (if you receive advertising from us as an existing customer, you may object to this advertising at any time. In this case we will put you on a blocking list to stop further advertising mailings);
- market research, media monitoring;
- assertion of legal claims and defence in connection with legal disputes and official proceedings;
- any transactions under company law affecting the General Electric PF and the associated transfer of personal data;
- prevention and investigation of criminal offences and other malpractice (e.g. conducting internal investigations, data analyses to combat fraud);
- compliance with legal and regulatory obligations as well as General Electric PF's internal regulations;
- warranties concerning our operations, in particular IT, our website and other platforms.

## 2.4 Legal basis of the processing

### 2.4.1 Mandatory occupational pension provision

In the context of mandatory occupational benefits provision, we generally process your personal data based on **compliance with applicable laws**, in particular:

- the Swiss Federal Law on the Occupational Retirement, Survivors' and Disability Benefit Plans (BVG);
- the Swiss Federal Law on Vested Benefits in Occupational Old-Age, Survivors' and Disability Benefit Plans (FZG);

as well as the associated ordinances. As a federal body, we process your personal data in this context within the scope of our statutory processing powers (e.g. Art. 85a ff. BVG).

### 2.4.2 Supplementary pension provision and other contexts

In the context of supplementary pension provision as well as other non-mandatory contexts, we process your data based on:

- **consent**, to the extent you have given it to us, to process your personal data for specific purposes. We process your personal data within the scope of and based on this consent where we require such a legal basis in the absence of any other legal basis. Consent given can be revoked at any time, however this has no effect on data processing that has already taken place. You can send us a revocation by e-mail or by post to the (e-mail) address indicated in section 1.1. In addition, you may revoke your consent at any time via the General Electric PF online portal.
- the **conclusion or performance of a contract** with your employer (affiliation agreement for the provision of occupational benefits);
- the **conclusion or performance of a contract** with you or your request to do so (in the case of home financing contracts, for example);
- an **overriding interest** (for example, to guarantee information security or data protection or to perform tasks in the public interest); however, in this case you may have the right to object;

- a **legal obligation** (for example, in the case of documents or information that must be retained for a specific period of time).

### **3 Data protection in particular: provision of occupational benefits**

As part of the entry process, in response to a corresponding entry notification from your employer, we collect your personal data when you are admitted to the General Electric PF as a member (hereinafter “active member”). Starting from the moment you receive a pension from us (e.g. retirement pension, disability pension, etc.), your status changes to “pension recipient”.

#### **3.1 Personal data processed within the context of the provision of insurance services by the General Electric PF**

The personal data processed by us within the context of the provision of occupational benefits include in particular:

- Your master data (e.g. name, address, contact details, age, gender, marital status and, if applicable, date of marriage or divorce or date of registration or dissolution of partnership, insurance number, details of previous employee or vested benefits institutions, if applicable, and, within the scope of the statutory provisions, the AHV number);
- Health data, which are submitted to us via the entry notification from your employer, as supplementary information from active members, in response to questions on the insured risk, as disclosures from third parties within the scope of a possible in-depth health check (in particular physicians, other specialists, experts, previous employee benefits institutions, insurance companies / social security institutions, etc.);
- Information on third parties, insofar as they are also affected by the data processing (e.g. relatives (children) or beneficiaries);
- Data on your employment or the respective contact person (e.g. company, name and address, position in the company, and, in particular, salary data and degree of employment);
- Contract data, case data and data with regard to benefit claims that arise in connection with a possible or actual affiliation agreement or its termination, the admission of new members into the occupational benefits scheme or the performance of a contract. These also include, for example, information provided in connection with benefit claims (e.g. notification of the benefit claim, claim number, cause) or other benefits (e.g. payment of the termination benefit) as well as health data (e.g. onset of incapacity for work or death);
- Financial data (e.g. income, buy-ins into occupational benefits and payment of termination benefits, divorce payments, EHO advance withdrawals and pensions, financial data from beneficiaries such as surviving spouses / registered partners and bank details).

These data are submitted to us via the entry notification from your employer, as supplementary information from active members, in response to questions on the insured risk, as disclosures from third parties within the scope of a possible in-depth health check (in particular physicians, other specialists, experts, previous employee benefits institutions, insurance companies / social security institutions, etc.).

#### **3.2 Purpose of the processing of personal data within the context of the provision of insurance services**

We process your personal data for the purpose of providing occupational benefits, including the following purposes:

- conclusion and processing of an affiliation agreement with your employer,
- admission of new members and maintaining one or more pension plan capital accounts for which we process, in particular, information on contributions, buy-ins, retirement assets and payouts,
- verification and processing of benefit claims (retirement, disability, death) and, if applicable, payment of benefits.

## 4 Disclosure and transfer of personal data to third parties

If your personal data are not processed by us but by processors, we ensure full compliance with the legal requirements. As a rule, data are disclosed to third parties only:

- if the disclosure is necessary for the provision of occupational benefits or the provision of other services by us,
- if the disclosure is necessary for the contractual arrangement with you,
- if the disclosure is permissible due to a balancing of interests,
- if the disclosure is necessary due to legal obligations, or
- with your explicit consent.

Within the scope of our business activities and for the above-mentioned purposes, we also disclose personal data to third parties, insofar as this is permitted and appropriate. This is the case either if such parties process the data for us (processing) or if they want to use it for their own purposes (data disclosure). This applies in particular to (all hereinafter referred to as **“Recipients”**):

- employers (affiliated companies; however, no information about your health, your retirement assets or individual transactions such as buy-ins or advance withdrawals will be disclosed);
- service providers who take over the management of the employee benefits institution as well as the technical administration and asset management on our behalf;
- other service providers, including processors (such as external administrators or IT providers) for the processing and storage of your data, sending and receiving e-mails, offering and developing certain functions in connection with our website, as well as for research, analysis, maintenance and security in connection with our website;
- our auditors;
- occupational benefits experts;
- medical experts, physicians and other service providers;
- pension fund committees and guarantee fund;
- advisors, such as lawyers;
- business partners (e.g. brokers and distributors), logistics partners, credit agencies, debt collection agencies;
- authorities (supervisory and tax authorities);
- other social security institutions (e.g. AHV or other employee benefits institutions);
- insurance companies (e.g. for the reinsurance of risks);
- government offices and courts.

## 5 Duration of data processing

We process personal data for as long as it is necessary for the fulfilment of our contractual obligations or for other purposes pursued with the processing, often for the duration of the entire business relationship (from the initiation, to the processing and termination of a contract) and beyond in accordance with the statutory retention and documentation obligations. In this context, it is possible that personal data will be retained for the time during which claims can be asserted against us or we are otherwise legally obligated to do so, or as long as is necessary due to legitimate interests (e.g. for evidence and documentation purposes). As soon as your personal data are no longer required for the above-mentioned purposes, they will, as a principle, be deleted or anonymised.



## 6 Transmission of personal data abroad

Personal data are processed exclusively in Switzerland. An exception is the disclosure of personal data in the context of the provision of benefits in the event of a benefit claim by a person insured by us (payment of occupational benefits to members living abroad) or when we use IT services for which the transmission of personal data abroad is unavoidable.

Where we transmit personal data to a country without an adequate level of data protection, we safeguard the protection of these data in an adequate manner. One means of guaranteeing sufficient data protection is the conclusion of data transfer agreements with the recipients of your personal data in third countries that ensure the necessary data protection. This may include, for example, contracts approved, issued or recognised by the European Commission and the Federal Data Protection and Information Commissioner, so-called standard contractual clauses, which are available here. Please note that such contractual arrangements can partially compensate for weaker or missing legal protection, but cannot completely exclude all risks (e.g. from government access abroad). In exceptional cases, the transfer to countries without adequate protection may also be permitted in other cases, e.g. based on consent, in connection with legal proceedings abroad or if the transmission is necessary for the performance of a contract.

## 7 Visiting our web pages

In principle, our web pages can be used without providing any personal data. This does not apply to areas and services that require your name, address or other personal data by nature or creating a profile when using our app, for the company portal or another application.

If you contact us via e-mail, personal data are collected and transmitted to us. It depends on the corresponding input mask which data are involved. If you use the corresponding functions, we also process your personal data

- to contact you (e.g. to arrange an appointment, etc.)
- for electronic mail dispatch (receiving information via e-mail when asking for it on our website);

### 7.1 Server logfiles

Each time you visit our website, our servers temporarily store your access in a log file, the so-called server log file.

In this context, the following data are recorded: your IP address, the date and time of your visit, the name of the file accessed, access status (successful, partially successful, not successful, etc.), the web browser and operating system used, as well as other similar information, which serves to avert risks in the event of attacks on our information technology systems.

The purpose of processing this information is to display our website, its content and services correctly; to ensure data traffic; to optimise our website, its content and services; to guarantee the stability and security of our website and systems on a permanent basis; and to enable the clarification, defence and prosecution of cyberattacks, spam and other unlawful acts in relation to our website and systems, and to enforce claims in this regard.

We delete your personal data as soon as they are no longer required to achieve the purpose for which they were collected. In the case of the collection of data for calling up our website, the deletion takes place when the respective session has ended.

For the hosting of the website, we may use services of third parties in Switzerland and abroad, which perform the above-mentioned processing on our behalf. Currently, our websites are hosted exclusively on servers in Switzerland and the EU.

## **7.2 Contact**

On our website, you have the option of contacting us by e-mail as well as by telephone. If we are contacted by you via e-mail or telephone, the personal data transmitted in the context of this contact (e.g. e-mail address, name, telephone number, etc.) will be collected, stored and used by us to respond to your request.

Your information will be stored for the purpose of processing your request, its handling and in case of follow-up questions with us and will not be disclosed to unauthorised third parties without your consent. Of course, this also applies to requests that you send to us by post.

Mandatory data are necessary to process your request. The voluntary provision of further data facilitates the processing of your inquiry and enables us to provide you with the information requested by you.

You can object to this data processing at any time. Please send your objection to the e-mail address indicated in section 1.1 and we will review your objection. In the event of an objection, your contact request will not be processed further.

Your personal data will be deleted as soon as the request you have made has been resolved, i.e. when the circumstances indicate that the matter in question has been conclusively clarified and the deletion does not conflict with any statutory retention obligations.

## **7.3 Online portal for active members**

If you wish to use the benefits of our online portal for members, registration of a member account is required. Complete the registration process by entering the required data, such as e-mail address, first name and surname, mobile phone number, and language. We require this information to provide you with password-protected direct access to your data stored with us (e.g. insurance policies, news and services offered) and to process your request.

Access to the online portal is achieved by means of the following identification features: login ID, personal password, and two-factor authentication. The two-factor authentication is generated for each login and is forwarded to you via text message or e-mail.

You may cancel your member account at any time by sending us an e-mail to the e-mail address indicated in section 1.1. If you cancel your member account, the associated data will be deleted, subject to legal retention obligations. It is your responsibility to back up your personal data when cancelling your account. We are entitled to irretrievably delete all data stored during the term of the contract.

## **7.4 Cookies**

We use so-called cookies on our website. Cookies are small text files that are placed and stored on your device (laptop, tablet, smartphone, etc.) by your browser. They are used to make our website more user-friendly and effective and thus make your visit to our website as pleasant as possible. Cookies do not damage your end device. They cannot be used to run programs and they do not contain viruses.

Most of the cookies we use are so-called session cookies. They are automatically deleted when you log out or close the browser. Other cookies remain on your device beyond the respective usage process and

enable us or our partner companies (third-party cookies) to recognise your browser on your next visit. If other cookies (such as those used to analyse your surfing behaviour) are stored, they will be treated separately in this Privacy Policy.

You can change the settings of your browser, so that it informs you prior to a cookie being stored on your device. You can also allow the use of cookies only in individual cases or generally deactivate the use of cookies via your browser settings. However, please note that in this case you may not be able to use all the features of our website.

## 7.5 Google services

On our website, we use various services provided by Google LLC, based in the U.S., or if your usual residence is in the European Union, the European Economic Area (EEA) or Switzerland, Google Ireland Ltd, based in Ireland. We use the following Google services on our websites:

- Google Tag Manager
- Google Analytics

Google uses technologies such as cookies, web storage in the browser and tracking pixels, which enable us to analyse your use of our website. The resulting information about your use of our website may be transmitted to a Google server in the USA or in other countries and may be stored there.

We use tools provided by Google which, according to Google, may process personal data in countries where Google or its sub-processors maintain facilities. Pursuant to its “Data Processing Addendum for Products where Google is a Data Processor”, Google provides an adequate level of data protection by relying on the EU standard contract clauses.

Further information about Google’s processing and privacy settings is available in Google’s privacy policy or privacy settings.

### 7.5.1 Google Tag Manager

Our website uses the Google Tag Manager which provides an efficient tool to manage website tags. Website tags are placeholders stored in the website’s source code to record, for instance, the integration of frequently used website elements, such as code for web analytics services. The Google Tag Manager triggers other tags that may in turn collect data. The latter data is, however, not accessed by the Google Tag Manager. A deactivation that has been applied at domain or cookie level remains in place for all tracking tags implemented with the Google Tag Manager.

For more information, please refer to the Google Tag Manager Terms of Service:  
<https://www.google.com/intl/de/tagmanager/use-policy.html>.

### 7.5.2 Google Analytics

In order to recognise trends and improve our online services, we use the web analytics service Google Analytics 4.

Google Analytics 4 deploys cookies, which are stored on your device (laptop, tablet, smartphone, etc.) to help us analyse your use of our website. This helps us to evaluate user behaviour on our website and improve our services based on the resulting statistics/reports.

In Google Analytics 4, the anonymisation of IP addresses is activated by default. This means that Google truncates your IP address in Switzerland or the EU/EEA prior to transmission. Google uses this information to evaluate your pseudonymous use of our website, compile reports on website activity and provide us with other services relating to website activity and internet usage. According to Google, the IP address transmitted by your browser in connection with Google Analytics will not be merged with other Google data. When you visit our website, your user behaviour is recorded in the form of events (such as page views, interaction with the website or your “click path”) as well as other data such as your approximate location (country and city), technical information about your browser and the end devices you use, or the referrer URL, i.e. the website / advertising medium through which you arrived at our website.

You can prevent the installation of cookies by adjusting your browser software accordingly. However, we would like to point out that in this case you may not be able to use all functions of this website to their full extent.

An overview of data usage in Google Analytics and the measures taken by Google to protect your data can be found in the Google Analytics Help. For more information on the Google Analytics Terms of Use and Google's Privacy Policy, please refer to the respective documents.

## 8 Data security

To protect your personal data against unauthorised access, tampering, loss, destruction or disclosure by unauthorised persons, we have taken technical and organisational security measures that are state of the art.

Our security mechanisms include, among others, encryption of your personal data. All information that you enter online, for example, is transmitted via an encrypted transmission path, which means that this information cannot be viewed by unauthorised third parties at any time. Organisational security measures include, for example, directives to our bodies, confidentiality agreements and regular monitoring. In addition, we require our processors to take appropriate technical and organisational security measures.

With the support of external experts, we continuously improve our security measures in line with the latest technological developments.

Our bodies and external providers are subject to strict confidentiality and are obliged to comply with the provisions of data protection law. Furthermore, external providers are granted access to your personal data only to the extent necessary.

## 9 Your rights

You have the right

- to request information about your personal data stored with us;
- to have inaccurate or incomplete personal data corrected;
- to ask for your personal data to be deleted or rendered anonymous if they are not (or no longer) necessary for the provision of occupational benefits or other services provided by us;
- the right to request that we restrict the processing of your personal data, insofar as the processing is not (or no longer) necessary for the provision of occupational benefits;
- to receive certain personal data in a common and machine-readable format;
- to revoke consent with effect for the future, insofar as processing is based on consent.

Please note that we reserve the right to enforce the restrictions provided for by law, for example if we are obliged to retain or process certain data, have an overriding interest in doing so (insofar as we are entitled to invoke such overriding interest), or require certain data for the assertion of claims.

If you believe that the processing of your personal data breaches data protection law, or that your data protection rights have been breached in any other way, you may also complain to the competent supervisory authority. In Switzerland, the competent authority is the Federal Data Protection and Information Commissioner (FDPIC; <https://www.edoeb.admin.ch/edob/en/home>.)

The exercise of your rights under data protection law generally requires that you prove your identity (e.g. by means of a copy of your ID card, if your identity is not otherwise ascertained or cannot be verified). To assert your rights, please contact us by e-mail at the e-mail address specified in section 1.1.

## **10 Amendments to this Privacy Policy**

This Privacy Policy may be amended over time, in particular to incorporate any changes to our data processing practices or any new legal requirements. In general, the version current at the start of the processing in question shall apply to the data processing in each case.