

Privacy Policy of Liiva AG

In this Privacy Policy, we, Liiva AG ("Liiva"), inform you about the data we collect about you, why we process it and to whom we pass it on, so that we can guarantee transparent and legally compliant data processing. In doing so, we will provide you with the information you need to be able to assert your rights under the Federal Act on Data Protection Act (FADP). If you have any further questions regarding the processing of your personal data, please do not hesitate to contact us.

1. Identity and contact details of the controller

Liiva AG, Hardturmstrasse 161, Westhive Zurich Hardturm, 8005 Zürich, is responsible for the data processing described below.

If you have any questions about data protection, you can contact us at the following addresses:

Liiva AG
Hardturmstrasse 161
Westhive Zurich Hardturm
8005 Zürich

E-mail: contact@liiva.ch

2. Collection of personal data

We primarily process the personal data that we receive from you in the course of our business relationship (e.g. first name and surname, home address and e-mail address, details of your financial circumstances, any interests in real estate and offers from our cooperation partners, information in the documents you post on the platform) and/or that we collect about you in the course of operating our website and, if applicable, other applications (e.g. your IP address and other information about your usage behaviour).

If and to the extent permitted, we also obtain certain personal data from you from publicly accessible sources (e.g. public databases, Internet) or receive such data from third parties (in particular from our cooperation partners).

3. Purposes of data processing

We use your personal data primarily to provide the services you have requested and/or taken, i.e. in particular to enable you to access our online platform ("www.liiva.ch") and use the platform including all the services and functions you have selected (e.g. registration, provision of online dossiers and cockpits, etc.), to communicate with you in this regard and, where applicable, to inform you about products and services of our cooperation partners that might be relevant to you.

In addition, we process your personal data for the following purposes:

- Sending of electronic marketing communications (in particular e-mails). If we send you such communications as an existing, i.e. registered, user of our platform, you can object to this sending at any time free of charge by sending

- an e-mail to contact@liiva.ch or by clicking on the unsubscribe link in the respective communication;
- Conducting competitions and/or other promotions and related correspondence with you by letter, electronic mail or telephone;
 - Analysis, improvement and further development of our services, website and, if applicable, other applications;
 - Personalized marketing (e.g., displaying advertisements and offers for products and services from us as well as from third parties on our website, on third-party websites, and in newsletters and/or other electronic communication channels);
 - Property-related evaluations (after prior anonymisation of your personal data), in particular for editorial content of media publications;
 - Assertion of legal claims and defence in connection with legal disputes and official proceedings;
 - Prevention and investigation of criminal offences and other misconduct (e.g. data analysis to combat fraud);
 - Ensuring the availability and security of our website and, where applicable, other applications.

4. Cookies and tracking

We use cookies on our website in order to be able to recognise you or your end device when you return to the website (by means of a code stored in the browser) and in order that we can

- guarantee you a flawless browsing experience on our website;
- better understand how you use our website (and what needs to be improved);
- recognise whether you are reading our e-mails or our newsletters;
- offer you services tailored to your needs;
- display interesting offers for you.

On our website, we may use third-party elements and services (e.g. Microsoft Azure Application Insights) that provide us with usage statistics (e.g. Google Analytics, Microsoft Azure Application Insights), that serve to display and measure the success of advertising for our own and third-party offers on our website and/or third-party websites (e.g. Google Ads, Facebook, Instagram, LinkedIn) or that give you access to social networks and other third-party offers. These third parties may process your interaction data (use of our website) in principle on our behalf, but they may also collect personal data from you themselves to a limited extent and thus on their own responsibility, in particular if they recognize you or your end device, e.g. by means of their own cookies or logins, etc.

We may share information about your use of our website with our social media, advertising and analytics partners and affiliates, who may combine this information with other information you have provided to them or that they have collected as part of your use of the services.

Finally, we may add (in)visible image elements to our newsletter and other marketing emails to help us better understand how you use our offers.

You have the option at any time to configure your browser or e-mail programme so that cookies are rejected, only stored for one session or deleted prematurely.

However, if you block cookies, it may not be possible to use certain functionalities. Also note that if you click on the link of a third party offer, we are not responsible for the further processing of your data and, that is, you must contact the third party.

5. Recipients of personal data

Service provider

We may use external service providers to process your personal data in accordance with sections 3 and 4. These are primarily IT, support and hosting providers, compilers of usage statistics and marketing or newsletter service providers. They process your personal data on our behalf and as we are permitted to do ourselves. They are carefully checked by us with regard to compliance with data protection and, taking into account the applicable statutory data protection provisions, are obliged to maintain confidentiality and to comply with the data protection provisions.

Third parties

We may also disclose your personal data to third parties who process the data not for us but for their own purposes and thus on their own responsibility. Such disclosure happens in particular if you would like to receive information about the (non-binding) offers of our cooperation partners via our platform.

We may pass on information about your usage behaviour on our website (cf. section 4 above) in particular to our parent companies, Raiffeisen Switzerland Cooperative and Mobiliar Insurance Company Ltd, which process it under their own responsibility for their own statistical and marketing purposes and in accordance with their respective data protection statements. The same applies to our tracking service providers pursuant to paragraph 4.

6. Disclosure abroad

The recipients of your personal data mentioned in section 5 located in Switzerland or in the EU/EEA area, but may in principle be established anywhere in the world.

If we transfer your personal data to a recipient in a country without adequate legal data protection, we ensure adequate data protection by means of appropriate contracts (standard contractual clauses which the FDPIC has approved, issued or recognised in advance) or rely on the legal exceptions of consent, contract performance, the establishment, exercise or enforcement of legal claims, overriding public interests, published personal data or the need to protect your integrity. You may obtain a copy of the contractual guarantees referred to here from us at any time. However, we reserve the right to black out copies for reasons of data protection law or confidentiality or to supply only excerpts.

7. Duration of the retention of personal data

We process your personal data for as long as it is necessary for the fulfilment of our contractual and/or legal obligations or otherwise the purposes pursued with the processing, i.e. for example for the duration of the entire business relationship (from the initiation, processing to the termination of a contract) as well as beyond

that 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 our company and insofar as we are otherwise legally obliged to do so or legitimate business interests require this (e.g. for evidence and documentation purposes). As soon as your personal data is no longer required for the above-mentioned purposes, it will be deleted or anonymised as a matter of principle and as far as possible.

8. Data security

We take appropriate technical and organisational measures to protect your personal data from loss, unauthorised access and misuse (e.g. through internal directives, training, IT and network security solutions, access controls and restrictions, encryption of data carriers and transmissions, pseudonymisation of personal data, etc.).

9. Your rights

You have the right to information, correction, deletion as well as to the release of certain personal data for the purpose of transfer to another body (so-called "data portability"). Please note, however, 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 or require it for the assertion of claims. If you incur any costs, we will inform you in advance. Please note that the exercise of these rights may conflict with contractual agreements and may have consequences such as the premature termination of the contract or costs. We will inform you in advance if this is not already contractually regulated.

The exercise of such rights usually requires that you clearly prove your identity (e.g. by means of a copy of your identity card). To exercise your rights, you can contact us at the address given in section 1.

They have the right to enforce their claims in court or to lodge a complaint with the competent data protection authority. The competent data protection authority in Switzerland is the Federal Data Protection and Information Commissioner (<http://www.edoeb.admin.ch>).

10. Changes

We may amend this privacy policy at any time without prior notice. The current version published on our website shall apply.

Version 1.1 / 3.1.2022