

# Information on data protection for the Migros Bank Cumulus credit card

## 1. What is this Privacy Statement about?

Migros Bank AG, Seidengasse 12, 8001 Zurich («Migros Bank» or «we») attaches great importance to protecting your privacy. In this Privacy Statement, we will therefore inform you how and for what purpose we process your personal data (hereinafter referred to as «personal data») **in connection with the Cumulus credit card.**

This Privacy Statement applies to all persons whose personal data we process in connection with the Cumulus credit card we have issued, for example, when you apply for or use a Cumulus credit card or when you communicate with us about the Cumulus credit card. Please contact us if you have any questions or would like further information about our data processing (cf. section 2).

The data protection-related information from the **Migros Bank Terms of Use for one** (available at [cumulus.migrosbank.ch/documents](https://cumulus.migrosbank.ch/documents)) shall apply additionally for the processing of personal data in the context of using the **one app** and the dedicated website [cumulus.migrosbank.ch](https://cumulus.migrosbank.ch).

Insofar as Migros Bank processes personal data for other offers and services independent of the Cumulus credit card, our **General information on data protection at Migros Bank** shall apply in addition (available at [migrosbank.ch/grundlagen](https://migrosbank.ch/grundlagen)).

Both these documents can alternatively and upon request also be obtained from us in printed form.

## 2. Who is responsible for processing your personal data?

The company that determines whether these data should be processed, for what purpose and how the processing is structured is responsible for specific data processing from a data protection perspective. **Migros Bank as the issuer** of the card is generally the responsible party for data processing in connection with the Cumulus credit card. If you have any questions about data protection in connection with the application and use of the Cumulus credit card, please contact us at the following address:

**Migros Bank AG**  
Compliance  
P.O. Box  
8010 Zurich

For objections to the transfer of transaction data to the Federation of Migros Cooperatives (FMC) by Migros Bank, please use the following **Web form** (available at [cumulus.migrosbank.ch/privacy](https://cumulus.migrosbank.ch/privacy)).

If, in the card application, you have decided that you wish to participate in the Cumulus bonus programme with the Cumulus credit card, **we will forward certain personal data to the FMC**, which will process these data for its own purposes in connection with the Cumulus bonus programme (cf. section 6). The FMC is responsible for this data processing. Please also refer to the **Migros Privacy Statement** (available at [privacy.migros.ch](https://privacy.migros.ch)) and the **General Terms and Conditions for the Cumulus bonus programme** (available at [cumulus.migros.ch/de/ueber-cumulus/aggb](https://cumulus.migros.ch/de/ueber-cumulus/aggb)). If you have any questions about this data processing, you can contact the FMC as follows:

**Federation of Migros Cooperatives**  
Limmatstrasse 152  
8005 Zurich

**Cumulus infoline** (available at [cumulus.migros.ch/de/ueber-cumulus/infoline](https://cumulus.migros.ch/de/ueber-cumulus/infoline))  
0848 85 0848 (CHF 8 cts/minute from the Swiss landline network).

## 3. What personal data do we process?

In connection with the Cumulus credit card, we process different personal data, depending on the occasion and purpose. For your orientation, you will find the most important categories below. However, we can also process other categories of personal data on a case-by-case basis.

You can find out more about the origin of these personal data in section 4 and on the purposes for which we process these personal data in section 5.

### 3.1 Master data

We define master data as basic personal data about you that relate directly to your person, personal characteristics and attributes, such as the following personal data:

- Title, name and first name, gender, date of birth;
- Address, e-mail address and phone number(s);
- Nationality and residence permit status;
- Additional information from identification documents;
- Family data (e.g. civil status);
- Information about language preferences;
- Information on profession and employment (e.g. employment relationship, employer, start of employment) and on education if necessary;
- Information on income and asset situation (e.g. gross income, rental income and assets);
- Information on housing situation;
- Cumulus card number;
- Information on relationships with third parties who are also affected by the data processing (e.g. contact details of additional cardholders, income of the partner, etc.);
- Registration data, such as your e-mail address, your mobile phone number and activation code or a delivery address if necessary.

We generally receive these personal data directly from you (especially though the card application) but can also use personal data of third parties, for example, if an applicant provides us with personal data of authorised representatives or in case of third-party clarification (cf. section 4).

### 3.2 Financial and risk data

We are legally obliged to process personal data prior to concluding and for the fulfilment of the credit card relationship, for the purposes of combatting money laundering and, under certain circumstances, for a creditworthiness check in accordance with the Consumer Credit Act. For these purposes, we process financial and risk data in particular, i.e. information relating to your asset and income situation, and your financial position. This includes, for example, information for determining creditworthiness (e.g. information that allows conclusions to be drawn about the likelihood that receivables will be paid) and about the origin of and entitlement to assets.

We receive these personal data from you, for example, in the master account or card application, but also from third parties (cf. section 4). We only use these personal data for address verification, combatting fraud and creditworthiness assessment.

### 3.3 Contract data

Contract data are personal data that are collected in connection with the conclusion or processing of the card contract. When you use your Cumulus credit card, for example,

to purchase goods or services, we also collect behavioural and transaction data (cf. section 3.5).

Contract data include, for example, details:

- of the card application and the conclusion and administration of the credit card relationship (e.g. date of conclusion and duration or termination of the credit card relationship, about card deliveries and payments of invoices);
- in conjunction with the benefits/additional services such as loyalty and bonus programmes;
- in conjunction with the customer service and support on technical matters;
- about shortcomings, complaints and feedback to the customer service, as well as adjustments to a credit card relationship;
- on reminders, debt collection and the enforcement of claims;
- in connection with claims and acquired entitlements and benefits.

We receive these personal data directly from you but also, for example, from the FMC or our service provider Viseca (cf. section 4).

Insurance cover is associated with the credit card relationship. The contract data also include information in relation to the processing of the corresponding insurance. As the policyholder, Viseca Payment Services AG is responsible for the corresponding data processing. For more information, refer to the **Customer Information and Conditions of Insurance for Migros Bank AG payment cards** (available at [card-terms.ch/migrosbank](https://card-terms.ch/migrosbank)).

### 3.4 Communication data

If you are in contact with us or vice versa in connection with the Cumulus credit card, for example, if you contact our customer service or write to us or call us, we process the exchanged communication content and information about the type, time and place of the communication. In certain circumstances, we may also ask you for proof of identity for identification purposes. Communication data include, for example:

- Name and contact details, such as postal address, e-mail address and phone number;
- Content of e-mails, written correspondence, phone calls, chat messages etc.;
- Responses to customer and satisfaction surveys;
- Proof of identity, such as copies of official identity documents;
- Information on the type, time and location of the communication, if necessary, and other peripheral data relating to the communication.

If we record phone conversations, we will inform you at the beginning of each conversation. If you object to the recording and storage of the conversation, you also have the option of ending the conversation or contacting us using other communication channels.

### 3.5 Behavioural and transaction data

When you use the Cumulus credit card or your user account on the website or in the one app, we collect information about your behaviour. We may also collect behavioural data on the basis of technical data (cf. section 3.7) and determine, for example, if and where a user cancels or resumes the card application process.

When you use the Cumulus credit card, as the issuer we receive transaction data, i.e. information about the transactions you make. We receive this data from merchants and the international card networks. When using mobile payment options (e.g. Apple Pay or Google Pay), we receive further information from the corresponding provider, on the device used, for example.

Behavioural and transactional data include, for example, the following information, provided we have the personal data to hand:

- Credit card number, expiry date and card verification data (which are also stored on the card);
- Merchant details (e.g. name or company);
- Information on payments and transactions, including information on cash withdrawals (e.g. transaction amount, date and time of transactions, currency etc.; this information can be more detailed for specific transactions);
- Information on the transaction type or incorrect PIN entry;
- Information in connection with investigations by merchants in the event of a complaint or possible card misuse;
- When using the card for online payments, details, for example, of the IP address of the device used or in connection with additional authentication;
- Information about your use of electronic communications (e.g. if and when you opened an e-mail or clicked on a link).

### 3.6 Preference data

We process personal data about your interests and preferences to better align our products and services to you. To this end, we may especially link behavioural and transaction data (cf. section 3.5; this includes information from the card use) with other personal data already known to us (e.g. from the account relationship) and evaluate these personal data in relation to you and on a non-personal basis. This enables us to draw conclusions about your characteristics, preferences and anticipated behaviour and, for example, to determine the statistical probability that you have an affinity for certain products and services. We can create segments, in other words, groups of people who show similarities with regard to certain characteristics. We can use preference data on a personalised basis (e.g. to show you advertising you may find particularly interesting), but also on a non-personal basis (e.g. for market research or product development). You will find additional information on profiling in this context in section 5.

We already know some of the personal data used for this purpose (e.g. where and when you use the Cumulus credit card). We collect additional personal data by linking information about your behaviour with other personal data (e.g. with anonymous information from statistical offices).

### 3.7 Technical data

When you use our website [cumulus.migrosbank.ch](https://cumulus.migrosbank.ch), the one app or other electronic offerings, we collect certain technical data, such as your IP address or a device ID. Technical personal data also include the logs in which we record the utilisation of our systems (log data). In some cases, we can also assign a unique identification number (an ID) to your end device (tablet, PC, smartphone, etc.), for example, through cookies or similar technologies, so that we can recognise it. You can find further information about the one app and the dedicated website [cumulus.migrosbank.ch](https://cumulus.migrosbank.ch) in the **Migros Bank Terms of Use for one** (available at [cumulus.migrosbank.ch/documents](https://cumulus.migrosbank.ch/documents)).

On the basis of technical personal data, we can also collect behavioural data – information on your use of electronic offers – in particular. However, we are generally unable to derive who you are from technical personal data unless you register or log in with your user account. In this case, we can link technical data with master data – and thus with your person.

The technical personal data in particular include the following:

- Information on the use of mobile devices and end devices, for example IP address, access provider, device type, operating system, browser, device ID, etc.;

- Details on the referring URL;
- Information about the installation of the one app and the identification number of the end device used;
- Information about the use of the user account on the one app and website, for example, number of logins with date and time, changes in the user account, settings in the user account etc.;
- Information on the content and files accessed in the user account;
- Additional details that accrue when using the user account, such as sending the access code via push message in the app to log in into your user account via the website;
- Information on the use of mobile payment, such as activation and deactivation of the Cumulus credit card for mobile payment, information on the amount of the corresponding transaction and type of verification.

#### 4. Where do the personal data come from?

We often obtain the personal data from you that we process in connection with the Cumulus credit card. However, we may also collect them ourselves or automatically, derive them from existing personal data or obtain them from third parties:

- **Personal data provided:** you often provide us with personal data yourself, for example, when you transmit personal data to us or communicate with us. In particular, you mostly provide us with master data, contract data and communication data yourself. You often give us preference data yourself too.
- **Personal data collected:** we can also collect personal data about you ourselves or automatically, for example when you shop with us, avail of our offers or make use of our services. These are often behavioural and transactions data, as well as technical data. We can also derive personal data from existing personal data, for example, by evaluating behavioural and transaction data. These derived personal data are frequently preference data.
- **Personal data received:** we may also receive personal data from other Migros Group companies. However, we can also receive other information about you from other third parties, such as from information offices, from companies with which we cooperate or from official sources.

Personal data are usually provided on a voluntary basis. In other words, you are usually not obliged to disclose personal data to us. However, we have to process extensive personal data for legal or operational reasons, in order to establish and process the card relationship. If you do not wish to provide us with these personal data (in particular master, and financial and risk data), we must therefore refrain from entering into or continuing the card relationship.

You may provide us with personal data that also relates to other individuals (e.g. if you provide us with details of additional cardholders). If you do, we take this as confirmation that these personal data are correct and assume that you are authorised to do so. As we often have no direct (prior) contact with these third parties, we ask you to inform them that we are processing your personal data and to refer to this [Information on data protection for the Migros Bank Cumulus credit card](#) (available at [cumulus.migrosbank.ch/documents](http://cumulus.migrosbank.ch/documents)).

#### 5. For what purposes do we process your personal data?

We process the personal data stated in Section 3 for various purposes relating to the card relationship, especially for the following and agreed purposes:

##### 5.1 Contract processing

We process personal data in connection with the **initiation, administration and processing of the credit card relationship**. The purpose of processing the contract generally includes everything that is necessary or appropriate to conclude, implement and, if necessary, enforce the credit card relationship.

These purposes include, for example, processing to decide if and at what terms (e.g. what limits) we enter into a credit card relationship with you (including the credit check and, if applicable, a creditworthiness check, cf. section 3.2), checking card applications and concluding and changing the credit card relationship, if applicable, managing the card(s) (including blocking and replacing), activating cards for mobile payment and deactivating them, if necessary. They also involve ensuring compliance with the credit card relationship, including checking, implementing and ending (if necessary) the cardholder's due diligence obligations, authorising card transactions and checking authorisations and authentications (e.g. via the one app and by using 3-D Secure), checking, executing and settling card transactions, notifying the card holder of card transactions and evaluating or presenting them for the card holder's attention, processing complaints and handling insurance claims, providing customer services and raising customer satisfaction, administering and managing our IT and other resources, storing personal data within the scope of retention obligations and determining, notifying and, if applicable, publishing the winners of competitions and prize draws. We also process personal data for registration on one Digital Services and their use.

##### 5.2 Compliance with legal requirements

We process personal data to comply with **legal requirements** we are subject to. These include legal provisions as well as self-regulation, industry and other standards, the company's own corporate governance or official directives.

Compliance with legal requirements includes, in particular, the legally regulated **combating of money laundering and terrorist financing**, including the measures required to identify the cardholders or to determine the beneficial owners of the assets transacted via the cards, as well as performing additional clarifications required by law, compliance with the **Consumer Credit Act** (in particular by means of a creditworthiness check in the case of an instalment option), receiving and processing complaints and other reports, conducting internal investigations, ensuring compliance and risk management, disclosing information and documents to authorities, if we have an objective reason or are legally obliged to do so, cooperating on external investigations, for example, by a law enforcement agency. This includes, but is not limited to, cooperation with external investigations, e.g. by a law enforcement or supervisory authority, ensuring legally required data security, meeting disclosure, information or reporting obligations, for example, in connection with regulatory and tax obligations, for example, with regard to archiving obligations and for the prevention, detection and investigation of criminal offences and other violations. This also includes a computer-supported analysis of transaction data, in order to recognise unusual transactions.

##### 5.3 Information and marketing

We process personal data for **relationship management and marketing purposes**, for example, to send you written and electronic **communications and offers** in connection with the Cumulus credit card and to carry out marketing campaigns (including for third-party products and services, and those not associated with the card). Communications and offers can also be personalised in each case, so as to only send you information that is likely to be of interest to you.

This may include, for example, newsletters, promotional e-mails, in-app messages and other electronic messages, promotional brochures, magazines and other printed material, advertising messages and spots on screens and other advertising space, delivery of vouchers and invitations to events, prize draws and competitions, that we send to your postal or e-mail address or by phone (e.g. SMS). We may also use technical data and, for example, send you advertisements for the Cumulus credit card if a card application was started with your IP address but not completed.

Provided we do not ask separately for your consent to contact you for marketing pur-

poses, you may **opt out** of such contacts **at any time** (cf. section 11). You can unsubscribe from the corresponding newsletters and other electronic communications mostly via an unsubscribe link integrated in the communication. This excludes automatically generated messages that cannot be customised, e.g. invoice texts.

#### 5.4 Other purposes

We process your personal data for other purposes in connection with the Cumulus credit card. These purposes include in particular:

- **Market research and product development**, including improving our services, evolving current offerings, developing and testing new offerings, and optimising internal processes;
- **Company management**, including business organisation and corporate development, internal operations and administrative purposes (e.g. accounting and filing), training and education, enforcing our rights and defending claims, preparation and settlement of purchases and sales of assets (including existing or future credit card receivables);
- **Risk assessment and management**, including calculating and evaluating credit and market risks that are relevant to the business, and creating risk profiles;
- **Communication** with you including customer service, customer care, authentication (e.g. when using the one app) and all other purposes insofar as we communicate with you for this (e.g. direct marketing);
- **Evidence and quality assurance** including the recording of phone calls and other forms of communication and the retention of these recordings;
- ensuring adequate **IT security and stability**, including analyses, tests, error checks and backup copies;
- Safeguarding **other legitimate interests**.

Insofar as we ask you for your consent for certain processing operations, we will inform you separately about the corresponding purposes of the processing.

#### 6. To whom do we disclose your personal data?

Your personal data is processed in connection with the Cumulus credit card by various bodies within and outside Migros Group, by us and the FMC. However, it is also processed by other companies in the Migros Group, by merchants where you use your card, by card networks, by other banks or Swiss Post and by engaged service providers. This section explains the most important data disclosures. Personal data may also be disclosed abroad (cf. section 7).

**The aforementioned disclosures in Switzerland and abroad are necessary for legal and operating reasons. By submitting the card application, you expressly release us from any legal or contractual confidentiality obligations that might conflict with these disclosures.**

##### 6.1 Within the Migros community

The Cumulus credit card is closely linked to other Migros offers, such as the Cumulus bonus programme or the Migros Account. We may therefore pass on your **personal data to the FMC and other Migros Group companies**. The personal data received may be processed by the FMC or the Group companies concerned in accordance with the **Migros Privacy Statement** (available at [privacy.migros.ch](http://privacy.migros.ch)) for intra-Group administration or their own processing purposes, and be aligned and linked to existing personal data, **such as existing Migros accounts**, if necessary. This processing and linking allows you to manage, for example, your Cumulus credit card via the Migros Account or store your Cumulus credit card in the Migros app as a means of payment.

If, when applying for the card, you chose to collect Cumulus points when using the Cumulus credit card as part of the **general Terms and Conditions** Cumulus bonus programme (available at [cumulus.migros.ch/de/ueber-cumulus/agnb](http://cumulus.migros.ch/de/ueber-cumulus/agnb)), **we will also send the points credits from purchases made with the Cumulus credit card to the FMC**.

To enable the FMC to offer you a personalised user experience with offers tailored to you as part of the Cumulus bonus programme, **behavioural and transaction data from the transactions made with the Cumulus credit card are also transmitted to the FMC**. The FMC processes these personal data together with additional FMC personal data on its own responsibility in accordance with the **Migros Privacy Statement** (available at [privacy.migros.ch](http://privacy.migros.ch)).

**You may object at any time to the transmission of behavioural and transaction data;** please contact us on this matter as indicated in section 2. In this case, you will continue to participate in the Cumulus bonus programme with the Cumulus credit card and we will not disclose any further behavioural and transaction data to the FMC. You also have the option of objecting to data processing by the FMC in connection with direct marketing or the personalisation of offers; you will find further details on this in **Section 15 of the Migros Privacy Statement** (available at [privacy.migros.ch](http://privacy.migros.ch)).

##### 6.2 Outside the Migros community

Your personal data in connection with the Cumulus credit card may also be processed by and disclosed to various bodies outside the Migros community. Personal data may also be transmitted abroad (cf. section 7).

- **Additional cards:** the primary cardholder has access to all personal data of the primary and additional cards and may disclose these personal data to third parties. The additional cardholder only has access to their own personal data, but can disclose this to third parties;
- **Information offices:** credit cards are payment instruments with a crediting function. The corresponding risks need to be clarified with third parties, such as credit agencies (such as CRIF AG), authorities (e.g. debt enforcement agencies and tax authorities, residents' registration offices, adult protection authorities), the employer and other companies of the Federation of Migros Cooperatives, as well as the ZEK (see below) or other suitable information centres provided for by law (e.g. IKO; see below), as well as the commercial register, the media, the internet or the telephone directory (cf. sections 5.1 and 5.2 for further details). Required information includes, in particular, information such as current address, solvency, entries in the debt collection register and legal aid. As part of these clarifications, the necessary personal data are disclosed to these third parties;
- **Authorities:** within the framework of legal requirements, personal data are disclosed to authorities, for example, when fulfilling duties of clarification, reporting and disclosure. (cf. section 5.2);
- **ZEK and IKO:** in case of card blocking, payment arrears or misuse of the card and comparable circumstances, we may notify the ZEK and, in the instances provided for by law, the competent authorities. The ZEK and the IKO are expressly permitted to make such personal data available to their members
- **Service providers:** we may disclose your personal data to service providers, provided this disclosure is necessary for the diligent performance of the service concerned. This concerns, for example, application verification, card production, contract processing, online services, debt collection, communication with the card holder, calculation of credit risks, improving the risk models used in limit allocation and fraud prevention, data evaluation and sending offers and information pursuant to section 5.3. Service providers are obliged to process personal data exclusively according to our instructions and to take appropriate data protection measures. If it does not collect it directly itself, **Viseca Payment Services AG**, the service provider authorised by us, receives personal data that complies, among other things, with our provisions for combatting money laundering and terrorist financing that were in force when the card application was submitted or which come into force in the future (cf. section 5.2) and operates the one app. You can access your user account on the one app as well as the Viseca one website; see also the Own privacy statement of Viseca for the one app (available at [viseca.ch/data-protection](http://viseca.ch/data-protection)) and the **Migros Bank Terms of Use for one** (available at [cumulus.migrosbank.ch/documents](http://cumulus.migrosbank.ch/documents)). In general, Viseca guarantees the entire processing of applications and transactions on our behalf and is responsible for the customer service;

- **Merchants and card network:** when card transactions are processed, personal data are processed by the merchant and transmitted via the international card networks. We can also provide details to the merchants concerned when processing complaints;
- **Automatic updating of card data:** for certain services (e.g. subscriptions or purchases from ticket apps and online shops), you may be able to store card details with the merchant to facilitate repeat purchases. The update service of the card networks passes on the card number and expiry date to the card networks when a new card is issued or a card is renewed (but not when replacing a card in cases of fraud or loss of card); they transmit these personal data to participating merchants worldwide. You can waive the automatic update of the card data with our customer service by phone or in writing. You also have the option of deleting the card data stored with the merchant or of terminating the contractual relationship with the merchant.
- **Tokenisation of card data:** for security reasons, the card networks provide a service in which card data are replaced by a cryptogram (the «token»). Transactions with traders participating in this service are conducted using this cryptogram. For this service to work, we transmit updated card data to the card networks, for example, when the card is renewed, replaced, blocked or cancelled;
- **Mobile payment:** if a Cumulus credit card is activated for a mobile payment service, customer and device data as well as personal data of the provider Apple, Google, Samsung, Swatch, etc.; («mobile payment provider») are exchanged between Migros Bank, the mobile payment providers and the card networks (e.g. for the administration of the card, for verification of identity, for combatting misuse and fraud, to comply with legal provisions and to process and display transactions). The terms and conditions of the mobile pay provider may further provide that it may obtain, process and pass on the aforementioned personal data for further purposes; please refer to the provider's relevant terms and conditions and data protection notices;
- **Insurers:** insurance cover is associated with the credit card relationship (cf. section 3.3). In the event of insurance claims, we can therefore transmit the necessary information to the insurer and to Visa Payment Services AG;
- **Other recipients:** personal data in connection with the Cumulus credit card may be disclosed to other recipients, e.g. to courts and authorities in relation to proceedings and the meeting of legal duties of disclosure and cooperation, to buyers of assets, to financing companies for securitisations and to debt collection companies.

## 7. Do we disclose personal data abroad?

Not only do we process your personal data, but other bodies such as service providers do so too (cf. section 6.2). These are **not only located in Switzerland**. Because of the international collaborative organisation of the card services, the international structure of the card networks and the use of cards in Switzerland and abroad, your personal data may also be sent abroad (even for transactions in Switzerland), worldwide and also outside the European Union (EU) or the European Economic Area (EEA). The list of countries abroad can be requested from Migros Bank at any time. The countries in question may not have laws that protect your personal data to the same extent as in Switzerland or the EEA. If we transmit your personal data to such a state, we will guarantee that your personal data are appropriately protected.

One means of ensuring adequate data protection is, for example, the conclusion of **data transmission agreements** with the recipients of your personal data in third countries, which ensure the necessary data protection. This includes agreements – standard contractual clauses – that were approved, issued or recognised by the European Commission and the Federal Data Protection and Information Commissioner (FDPIC). You can find an example of the data transmission agreements that we usually use here (available at [https://ec.europa.eu/info/law/law-topic/data-protection/international-dimension-data-protection/standard-contractual-clauses-scc\\_de](https://ec.europa.eu/info/law/law-topic/data-protection/international-dimension-data-protection/standard-contractual-clauses-scc_de)). Please note that such contractual arrangements compensate for weaker or a lack of legal protection to some extent, but cannot fully rule out all risks (e.g. of state access abroad). In exceptional circumstances, the transmission to countries without appropriate safeguards may also be permissible in other cases, for example, based on consent, in connection with legal proceedings abroad or if the transfer is necessary for the performance of a contract. Please note, however, that the protection of **banking secrecy** is generally limited to the territory of Switzerland.

**Data exchange via the internet** is often routed through third countries. In this case, your personal data can therefore be sent abroad, even if the sender and recipient are in the same country. The same applies to card transactions, even if your Cumulus credit card is used at a domestic merchant. Please also note the information in section 9.

## 8. How do we use profiling and automated individual decisions?

We may **automatically process and evaluate** your personal data in accordance with section 3 for the purposes stated in section 5. This also includes profiling, i.e. automated evaluations of personal data for analysis and forecasting purposes, and for determining preference data (cf. section 3.6). The most important examples are profiling for fraud prevention, credit assessment and risk management (cf. section 5.1), for combatting of money laundering and terrorist financing (cf. section 5.2) and for customer support and marketing purposes (cf. section 5.3).

An **«automated individual decision»** is a decision that is completely automated, i.e. without human influence. This can include creditworthiness checks, as well as limit adjustments in the course of the card relationship and the blocking of conspicuous transactions. If such decisions lead to negative legal consequences for you or otherwise affect you considerably, you will be informed separately. If you do not agree with the decision, you then have the option of having the decision reviewed by a human being.

## 9. How do we protect personal data?

We take appropriate technical and organisational security measures to maintain the security of your personal data, to protect them against unauthorised or unlawful processing, and against the risk of loss, unintentional change, accidental disclosure or unauthorised access. However, as with all companies, we cannot entirely rule out data breaches; certain residual risks are inevitable.

We can use electronic means of communication (e.g. e-mail, SMS, internet) in line with the Terms of Use of the Cumulus credit card. If personal data are **transmitted via networks**, internet service providers are involved in the transmission. It cannot be ruled out that third parties access transmitted personal data and use them without permission. Sensitive personal data, such as means of identification (in particular card number, expiry date, check digit and PIN) should therefore never be transmitted by e-mail or via social media channels. In this context, please note the due diligence obligations pursuant to the provisions for the Terms of Use of the Cumulus credit card, as well as any additional product and service conditions. The names of the sender and recipient remain recognisable, even if transmission is encrypted. It may therefore be possible for third parties to draw conclusions about existing or future business relationships. When installing the one app and using your user account in the app or on our website, third parties (e.g. Apple or Google) may assume the existence of a customer relationship with Migros Bank and certain content.

We can also send you fraud alerts to your mobile phone. This may possibly disclose the banking relationship and related information to third parties.

## 10. How long do we process your personal data?

We process and store your personal data

- as long as it is necessary for processing or for purposes compatible with them; for credit card relationships, generally at least for the duration of the contractual relationship;

- as long as we have a legitimate interest in storing them. This may be the case, in particular, if we need personal data to enforce or defend claims, for archiving purposes and for ensuring IT security;
- as long as they are subject to a legal retention obligation. A ten-year retention period, for example, applies to certain personal data. Shorter retention periods apply for other personal data, for example, for recording certain processes on the internet (log data).

We observe the following retention periods, for example, even though we may deviate from these on a case-by-case basis:

- We generally keep master and contract data for ten years from the last contract activity or from the end of the credit card relationship. However, this period may be longer if this is necessary for reasons of proof, due to legal or contractual requirements, or for technical reasons; Transaction data are generally kept for ten years too.
- We generally keep log data (technical data) for six months.
- Communication data, such as e-mails, messages via contact form and written correspondence, are generally kept for ten years.

After the said periods expire, we delete or anonymise your personal data, provided this is technically feasible with reasonable effort.

## 11. What are your rights?

You have the right to object to data processing. You may also object to data processing in connection with direct marketing (e.g. advertising e-mails) at any time. To the extent that the applicable requirements are always met and no statutory exceptions apply, you also have the following rights:

- The right to request information regarding your personal data saved by us;
- The right to have inaccurate or incomplete information rectified;
- The right to request cancellation or transformation of your data into an anonymous form;
- The right to receive specific personal data in a structured, common and machine-readable format;
- The right to revoke consent with effect for the future, provided that processing is based on consent.

You also have the right to object to us processing your personal data, in particular the forwarding of transaction data to the FMC and the processing of data by Migros Bank for market research and marketing purposes. For objections to the forwarding of transaction data, you can use the **Web form** (available at [cumulus.migrosbank.ch/privacy](https://cumulus.migrosbank.ch/privacy)).

Please note that these rights may be restricted or excluded in individual cases, for example, if there are doubts as to the identity or if this is necessary to protect other persons, to safeguard interests worthy of protection or to comply with legal obligations.

If you want to avail of any of the rights listed, please feel free to contact us (cf. section 2). As a general rule, we have to check your identity (e.g. by requesting a copy of an identification document).

You also have the right to lodge a complaint with the competent supervisory authority against our processing of your personal data, in Switzerland at **Federal Data Protection and Information Commissioner (FDPIC)** (available at [edob.admin.ch](https://edob.admin.ch)).

## 12. Amendments to this Privacy Statement

This Privacy Statement may be amended over time, in particular if we change our data processing practices or if new legislation becomes applicable. We actively inform people whose contact details are registered with us of any significant changes, where this can be done without unreasonable effort. In general, the most recent version of the Privacy Statement when the processing in question starts is relevant for the data processing.

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