



# Personal Data Protection Policy

Updated on 21.08.2023

## EXECUTIVE SUMMARY

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The protection of personal data is a matter of trust, and your trust is essential to us.

SweePay, as responsible for the Start2Coin service, pays great attention to the protection of your personal data (hereinafter "Data"). You are protected against the disproportionate collection and use of these Data, in particular with regard to the right to respect for your private and family life, home and correspondence. Indeed, SweePay comply with the applicable data protection laws in Switzerland (FADP) and the European Union (in particular the General Data Protection Regulations, GDPR).

In this Personal Data Protection Policy (which may be amended from time to time, hereinafter referred to as the "Policy") you will find out how SweePay (hereinafter referred to as "SweePay" or "we" or "us") protects, collects, and uses your personal information in connection with the Start2Coin service.

The Customer (hereinafter referred to as "The customer", "you" or "yours") may at any time consult this Policy, reproduce it, store it on his computer or on another medium, transfer it by e-mail or print it on paper in order to keep it.

*By accessing and using our website or our services or by contacting us via any available channel you confirm that you understand and accept to be bound by the current version of this Policy. The use of our services is governed by our Terms and Conditions available at <https://start2coin.com/en-ch/tos>. If, at any time, you do not agree this Policy, please stop immediately using the services.*

## Introduction

The website <https://start2coin.com> is produced and published by SweePay Ltd. SweePay is registered in Switzerland under the number CHE-219.599.959. SweePay's head office is located at : Kolinplatz 8, 6300 Zug, Switzerland.

SweePay Ltd as a registered financial intermediary company at Polyreg in Switzerland (Self-Regulatory Organization [SRO]) fulfils its obligations regarding customer Due diligence according to the Swiss legislation on Combating Money Laundering and Terrorist Financing in the Financial Sector (Anti-Money Laundering Act, AMLA) and the implementation of the provisions established by Polyreg.

This notice (together with our terms of use applying to any specific services you may purchase or use) applies:

- to the website features and services provided to you when you visit our websites;
- when you apply to use and/or use SweePay's products and services;
- to email, other electronic messages including SMS, telephone, web chat, website and other communications between you and SweePay.

Together these are all referred to in this notice as "Services".

Unless otherwise defined in this Policy, the terms used have the same meaning as in our Terms and Conditions.

## 1. Definitions

### **What is personal data?**

This is any information relating to an identified or identifiable natural person. This notion includes both classic data such as surname, first name, telephone number and other more atypical data such as IP address, location data, or data related to virtual currency exchange transactions (art. 5 - FADP - 25 September 2020).

### **What is data processing?**

It is any automated or manual operation applied to Data, regardless of the collection process implemented (the collection, storage, keeping, use, modification, disclosure, archiving, deletion or destruction of data...) and the medium used in order to anticipate technological developments.

The processing of your Data is carried out by data controllers who ensure that the processing is carried out in a highly secure manner. When using the Start2coin service, SweePay will act as data controller.

## 2. Information SweePay may collect

We may collect and process personal and non-personal information relating to you.

Personal information is information that can be used to uniquely identify a single person, either directly or indirectly.

SweePay also collects non-personal information or may anonymise personal information in order to make it non-personal. Non-personal information is information that does not enable a specific individual to be identified, either directly or indirectly. SweePay may collect, create, store, use, and disclose such non-personal information for any reasonable business purpose. For example, SweePay may use aggregated transactional information for commercial purposes, such as trend analysis and the use of data analytics to obtain learnings and insight around payment transaction patterns and usage.

To the extent that Internet Protocol (IP) addresses (or similar identifiers) are clearly defined to be personal information under any local law, and where such local law is applicable to Services, we will manage such identifiers as personal information.

We use cookies on our website, in accordance with the information set out in clause "4. Cookies" of this Policy, to ensure that our website works properly.

### 3. Collecting your Data

As soon as you voluntarily provide us with personal data, SweePay collects, processes, uses and/or stores your Data in accordance with this Policy.

The collection of your Data will be carried out either on the website [www.start2coin.com](http://www.start2coin.com) or by contacting our customer service. SweePay acts as the responsible party for the Start2Coin service, including the responsibility for the collection and storage of your Data for anti-money laundering and anti-terrorist financing purposes. Any request to exercise one of your rights will be made directly to SweePay who is your privileged contact.

#### *3.1. By visiting our website*

When you visit our website, our servers temporarily record each access in a log file. The following data is collected and stored:

- the IP address,
- the date and time of access,
- the name and URL of the accessed data,
- the website from which access to our domain is made,
- your computer's operating system and the browser you are using, and
- the status code.

This Data is collected and processed for the purpose of enabling the use of our website and to ensure the security and stability of the system in the long term.

The above information is not linked to or stored with personal data. Only in the event of an attack on the website's network infrastructure or suspicion of unauthorised or abusive use of the website will the IP address be evaluated for clarification and defence purposes and, if necessary, used in criminal proceedings for identification and to initiate civil and criminal proceedings against the users concerned.

#### *3.2. By using the contact form*

To be able to contact us by using the form, it is essential that you enter the following Data truthfully:

- Name
- Email address
- Serial number of your Start2Coin card

We use this Data in order to be able to process your request, in particular to answer your questions or to provide the required services and, where applicable, to contact you by e-mail.

### *3.3. By using the Newsletter registration form*

In order to receive our Newsletters, you must enter your electronic address (e-mail).

We use this Data solely for the purpose of sharing information with you about SweePay's services and, where applicable, to contact you by e-mail.

### *3.4. When you contact us by e-mail*

You can contact us using the e-mail address [support@start2coin.com](mailto:support@start2coin.com). In this case, we collect the Data you provide. We need this information to process your request. You are responsible for any communication or content you provide to us. We recommend that you do not provide sensitive information by e-mail. Personal data is only collected if you provide it to us voluntarily. It is therefore up to you to decide what information you provide us with. In order to be able to respond to your requests, we may ask you for additional information, for example your full name including first name and family name, date of birth, age, email address, billing address, username, password and/or photograph, biometric information, address, occupation, nationality and country of residence, a copy of your identification, such as your driver's license or passport, your social security number and/or other government identification or registration data, etc. We will only collect Data if it is necessary to process and respond to your request or to provide you with the services you request or to comply with applicable laws and to respond to legitimate requests from the authorities.

## **4. Cookies**

SweePay uses "cookie" technology. A cookie is a small data file created by a web server, transferred to, and stored on your computer or other mobile devices.

We use cookies to optimize our website, and to make our services user-friendly and effective. For example, the cookies enable to recognize your computer or other mobile device, so you do not have to provide the same information every time (for example, cookies can save you language settings). SweePay uses web analytic services that help to analyse the behaviour of our website visitors. It helps us to create and to provide you with more personalized website content, special offers, promotions, and advertisements. These web analysis tools are provided by third parties. The information about the use of our website is captured with cookies and sent to the third-party server. This transfer of information is performed by using only IP addresses and the identification of individual end-user devices is not possible.

Most Internet browsers accept cookies automatically. You can always use the settings to instruct your browser to block the cookies or to delete cookies from your computer or mobile device. However, if you decide to deactivate cookies, you will not be able to see certain information or to use some functions designed to improve your visit on our website.

You can find more information on cookie management in our [Cookie Policy](#).

## **5. The use of your data**

Your information and data may be used for different purposes. Each processing of your Data is based on a legal basis that complies with and is adapted to the legislation in force, whether it is to process your request, to carry out a task in the public interest or in the exercise of official authority, in the case of a vital or legitimate interest or based on your consent given freely and unequivocally to such processing.

Your Data may be communicated to **trusted subcontractors** located in a Member State of the European Union or in Switzerland for the distribution and execution of Start2Coin related services. We ensure on an ongoing basis that all such subcontractors respect your rights to the protection of your Data.

For each data processing, we will ask for your consent in advance in a clear and precise manner when it is necessary.

In addition, your Data may be transmitted to Swiss and foreign authorities to comply with our legal obligations. We may also process your Data to protect and defend our rights, including the performance of the contract between you and us.

We will only use and retain your Data for as long as is necessary or technically required to fulfil the purposes, comply with legal retention periods and meet our legitimate documentation interests. It is then deleted or anonymised.

## 6. Legal basis for processing

SweePay will only process your Data in compliance with the law. In general, SweePay will either process:

- On the basis of your consent, for example to send you marketing messages about products and services in accordance with your interests and preferences, where such consent is required by law;
- Where SweePay has a legitimate interest to process Data, subject to such processing not overriding your own rights and freedoms in objecting to such processing. For example, to keep you informed about your use of the Services, improve and develop the Services, conduct online advertising or other marketing activities, as well as manage and enforce any claim;
- Where SweePay has a legal obligation to collect, use and/or disclose your Data or otherwise needs your Data to protect your vital interests or those of another person. For example, when necessary to comply with the rules imposed by our or other applicable regulators; or
- Exceptionally, we may share your information with a third party, when necessary, in the public interest, for example, when law enforcement agencies or other third parties with whom you may have had dealings request information to investigate a crime or otherwise a breach of third-party terms of business.

If you have questions about or need further information concerning the legal basis on which we collect and use your Data for any specific processing activity, please contact us using the details given in clause "11. Contact".

## 7. Storage location of your personal data

We store your Data at OVH data centers in Gravelines (France) and Frankfurt (Germany).

Your Data may be communicated to trusted subcontractors located in the European Economic Area (EEA) or Switzerland for the distribution and execution of services related to Start2Coin.

In rare cases, some service providers may store or process your Data in territories outside the European Economic Area (EEA) or Switzerland.

In all cases, we ensure on an ongoing basis that all such providers and processors respect your rights to protect your Data in accordance with this Policy and applicable data protection laws.

## 8. The protection of your data

To ensure the protection of your personal data and those of your children, we strive to implement physical and technical security measures appropriate to our business and in accordance with applicable standards. SweePay is committed to ensuring the greatest possible security with regard to the safeguarding, conservation, integrity and confidentiality of this data. Regular updates will be carried out on our security processes in order to maintain it as optimal as possible. In the interests of transparency and trust, you will be notified as soon as possible of any violation of your data if it is likely to create a high risk for your rights and freedoms.

The security of your data also depends on you. The transmission of information via the Internet is not totally secure. Although we do our best to protect your data, we cannot guarantee the security of your data transmitted to our site unless you communicate with us via a secure channel that we have provided. Once we have received your information, we will use strict procedures and security features to try to prevent unauthorised access.

We are authorised to communicate any operating incident to the public or private institutions in charge of centralising this data.

## 9. Respecting your rights

In accordance with the applicable rules on the protection of personal data, you have the following rights which we are obliged to respect.

What are your rights as a data subject?

- A right to information on the processing of your data; we undertake to provide you with clear, fair, and transparent information on the collection and processing of your data;
- A right of access to your personal data provided; you have the right to obtain confirmation from us as to whether or not your data is being processed, the purposes of the processing, the recipient of the data, the possible transfer of the data and a copy of the said data ;
- A right of rectification of inaccurate or incomplete data; you can obtain from us the rectification of your data if they prove to be erroneous or inaccurate;
- A right to object to certain processing operations;
- A right to cancel your data being processed unlawfully; you have the right to have your data deleted only if the processing of your data does not concern the execution of the contract and you have terminated the contract;
- A portability right to receive in an open format your provided data in order to transmit it to another foreign exchange service provider. In order to do so, two conditions must be met: the processing must be carried out using automated processes and the processing must be based on consent or contract. Data portability is only exercised on the data you have provided us about yourself;
- A right to limit processing if any of the following applies: if you challenge the accuracy of the data, when a processing is unlawful and you require the limitation of the processing, if you wish to retain data but only for the exercise or defence of your legal rights, if you challenge the legitimate interest of a processing operation.

To exercise one of these rights for yourself, without prejudice to your other rights, you simply write online or by mail to Customer Service, indicating your name, first name, and e-mail address and, Start2Coin card number and with a copy of a valid identity document to the coordinates indicated in clause "11. Contact".

A response will then be sent to you within one (1) month following receipt of the request and within three (3) months at the latest if the response is longer and more complex to carry out. You may also send us your instructions regarding the storage, deletion and communication of your personal data after your death at the same addresses.

If you believe that we are processing your Data incorrectly, please contact us using the details given in clause "11. Contact".

You also have the right to submit a complaint to the Federal Data Protection and Information Commissioner (<https://www.edoeb.admin.ch/edoeb/en/home.html>).

## 10. Changes

This policy for the protection of your personal data is subject to change to ensure that your rights are fully protected and to enable us to comply with the regulations in force. We therefore recommend that you regularly consult this data protection policy.

## 11. Contact

SweePay is responsible for processing personal data in accordance with this Policy. If you have any questions about this, please contact us at SweePay Ltd, Data Protection, Kolinplatz 8, 6300 Zug or by e-mail at [dpo@sweepay.ch](mailto:dpo@sweepay.ch).