



1 Data protection and terms of use

We at KMU Ratgeber AG are pleased that you are our customer. The protection of your and our data has top priority.

The protection of your personal data is very important to us. We therefore treat your personal data with great care and in accordance with the relevant statutory provisions of data protection law.

In this data protection declaration we inform you about our data processing methods. We explain to you which data are processed by us when you access this website.

We are at your disposal for questions or suggestions. Please call us on +41 52 740 11 11 or by email to info@kmuratgeber.ch.

1.1 privacy

We process data with automatic data processing systems in compliance with the applicable data protection law.

- Guarantee of data protection according to Swiss law
- Encrypted data transmission SSL
- Data remain in Switzerland

The databases and programs of KMU Ratgeber AG run on the VTX server; a Swiss Internet Service Provider.

The VTX data centers are located exclusively in Switzerland. VTX is a company under Swiss law.

1.2 What data do we collect

In principle, our digital presence can be used without you having to disclose personal data. In accordance with common practice, certain data, such as IP addresses and other usage information, automatically collected by our web analysis software, evaluated and processed anonymously. By using our digital presence, you consent to the collection, use and disclosure of such data in accordance with the provisions of this data protection declaration.

1.3 Automatic logs

Our web servers automatically log every call in a temporary log file. User-specific data (such as the IP address of the computer used, identification data of the browser used, the operating system of the computer used, the amount of data transferred, the name of the Internet service provider, the date and time of access) and technical data (such as the name and the URL of the referring website, when the website was accessed via a link and the search term if the website was accessed via a search engine) are logged and evaluated anonymously. This data is primarily required to en-



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able the use of our content (connection establishment) and for internal, system-related purposes - such as technical administration and system security.

We do not use your data for other purposes unless you have given your express consent to further data processing in the context of using certain services.

1.4 How do we use your data?

The collection of data helps us to further develop and improve our digital presence and to optimize our range of services. We use the collected data for the following purposes:

- To enable you to use our digital presence (establishing a connection).
- For the internal administration of the website, e.g. the technical administration and maintenance of the system security.
- To optimize user-friendliness, we collect statistics on user behavior on our digital presences. The data is evaluated anonymously.
- To provide the login as well as the online services and their contractual processing.
- To make our website target group-specific (through targeted content or information on the website that may be of interest to you).
- To avoid fraud and increase the security of the website.
- Other purposes in accordance with the contractual agreement and the associated conditions of participation or general terms and conditions.

1.5 Cookie Policy

A cookie is a text file with short data sequences (a sequence of letters and numbers) that alone cannot perform any operations. This text file is sent from the web server to your browser when you visit a website. The cookie is saved on your local computer. There are two different types of cookies: temporary cookies and permanent cookies.

On the one hand, we use temporary cookies that are automatically deleted from your mobile device or computer when you close your browser, and on the other hand, we use permanent cookies. These remain on your computer or mobile device for up to ten years after the browser session. These are automatically deactivated after the programmed time.

1.6 Web analysis services

We use Google Analytics, a web analysis service from Google Inc., 1600 Amphitheater Parkway, Mountain View, CA 94043, USA. To deactivate Google Analytics, Google provides a browser plug-in at <http://tools.google.com/dlpage/gaoptout?hl=de>. Google Analytics uses cookies. These enable an analysis of the use of our website by Google. The information collected by the cookie about the use of our website (including your IP address) is usually transmitted to a Google server in the USA and stored there. We would like to point out that Google Analytics has been expanded to include the code "gat._anonymizelp ();" on this website in or-



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der to ensure an anonymous collection of IP addresses (so-called IP masking). If anonymization is active, Google shortens IP addresses within member states of the European Union or in other contracting states of the Agreement on the European Economic Area, which is why no conclusions about your identity are possible. The full IP address is only transmitted to a Google server in the USA and shortened there in exceptional cases. Google observes the data protection provisions of the "Privacy Shield" agreement and is registered with the "Privacy Shield" program of the US Department of Commerce and uses the information collected to evaluate the use of our websites, to write reports for us on this matter and for others to provide us with related services. You can find out more at <https://policies.google.com/privacy>.

1.7 Data protection customer data

KMU Ratgeber AG protects data through suitable technical and organizational measures and treats them carefully in accordance with Swiss data protection law. Employees of KMU Ratgeber AG:

- treat customer data confidentially.
- do not pass on confidential information to third parties without permission or legal obligation, neither during nor after the termination of the contractual relationship with their employer or client.
- do not derive any personal benefit from knowledge that they have gained from contractual relationships and do not use any information that is not compatible with the ethical principles of their company.

1.8 Your rights

If you have any questions about the processing of your data, you can contact our customer service at info@kmuratgeber.ch.

If you want to contact us by e-mail, please note that e-mails are not encrypted and are therefore exposed to the security risks typical for this means of communication.

1.9 Data security

The data that we collect and store is treated confidentially and protected against loss and manipulation as well as against unauthorized access by third parties with the help of suitable technical and organizational precautions.

The information that is exchanged between your hardware (end device and browser) and us is encrypted. We do not accept any liability for unauthorized access or loss of personal data that is beyond our control.

Our digital presence may contain links to other digital solutions that are beyond our control and are therefore not subject to this data protection declaration. If you access other digital solutions using the links provided, the operators of these digital solutions may collect information from you that these operators use in accordance with their own data protection declarations, which differ from ours.



1.10 Change of privacy policy

Changes to this data protection declaration may be required from time to time, for example due to the further development of our digital presence or due to legal changes. KMU Ratgeber AG therefore reserves the right to change the data protection declaration at any time with effect from a future date. We therefore recommend reading this data protection declaration regularly. This data protection declaration was last updated on: 01.09.2020.

1.11 Disclaimer of liability

KMU Ratgeber AG does not guarantee that the functions of the digital presence will not be interrupted or that they will be error-free, that errors will be corrected or that the digital presence and the respective server are free from viruses or harmful components.

Any liability on the part of KMU Ratgeber AG for damage resulting from access to or use of the elements of the digital presence (or from the impossibility of access or use, viruses, etc.) is excluded.

Although KMU Ratgeber AG takes every care to ensure that the information on the digital presence is accurate at the time of publication, neither it nor its contractual partners make any representations or warranties with regard to its correctness, reliability or completeness. The information and views disseminated through the digital presence can be changed at any time and without notice.

KMU Ratgeber AG has not checked the websites linked to the digital presence and assumes no responsibility for their content, the products, services or other offers offered on them.

1.12 Applicable law / place of jurisdiction

As far as legally permissible, all legal relationships between the users of the digital presence and KMU Ratgeber AG are subject to substantive Swiss law. The exclusive place of jurisdiction is Zurich.