

Privacy Policy of Fondation 2ème pilier swissstaffing

relating to the implementation of occupational benefits for employees of affiliated employers.

Fondation 2ème pilier swissstaffing, Churerstrasse 135, 8808 Pfäffikon (SZ) (hereafter, the “**Foundation**”) is a multi-employer foundation for occupational benefits; it provides occupational benefits for its affiliated employers.

This Privacy Policy describes how personal data is processed as part of the implementation of occupational benefits by the Foundation.

I. Controller (person responsible for processing personal data)

As the occupational benefits institution, the Foundation is the Controller responsible for processing personal data. It has entrusted Aon, Vulkanstrasse 106, 8048 Zurich (“**Aon**”), the Service Provider, with the administration of members as part of its provision of occupational benefits; Aon is responsible for the comprehensive administration of pension fund members.

Fondation 2ème pilier swissstaffing

Churerstrasse 135
8808 Pfäffikon

Please address any inquiries relating to the nature of the data processing or this Privacy Policy to the **external data protection consultant, MME Compliance AG**, as follows:

MME Legal I Tax I Compliance AG

Zollstrasse 62
PO Box
8031 Zurich

email: dataprotection@swissstaffing.ch

II. Circle of recipients

This Privacy Policy applies to **all persons whose personal data is processed under this Privacy Policy (“data subjects”) regardless** how they enter into contact with the Foundation. Moreover, it applies to the processing of all personal data by the Foundation for **occupational benefits purposes based on the related activities** (e.g. leases for residential and commercial buildings in the case of direct real estate).

Data processing by the Foundation can involve personal data relating to the **following categories of data subjects** in particular:

- persons insured under compulsory, extra-mandatory and voluntary occupational benefit schemes;
- past, present and future employers and their contacts;
- relatives of members (e.g. current spouse or partner, former spouse or partner, parents and children) and other entitled beneficiaries;

- duly authorised persons (e.g. legal representative);
- contact persons at social and private insurances, other occupational benefit institutions, vested benefit institutions and pillar 3a institutions, suppliers and partners, as well as authorities;
- tenants and contact persons at companies involved in the leasing of residential and commercial buildings, where the Foundation manages real estate.

III. Processed data

In the implementation of occupational benefits, the Foundation processes various categories of personal data, including especially **sensitive personal data**.

A. Master data

Master data are the basic data relating to a data subject. These include, for example:

For members, entitled beneficiaries and duly authorised representatives:

- title, first name, surname, gender, date of birth;
- civil status, language, nationality;
- address, email address, phone number and other contact particulars;
- bank account particulars;
- correspondence;
- civil status and, if applicable, date of marriage, divorce, registration or dissolution of a registered civil partnership, further particulars in event of death;
- data from identity documents such as passports or ID cards;
- information about former occupational benefit or vested benefit institutions;
- salary data (notably declared and pensionable salary, BVG/LPP annual salary);
- pension fund entry and exit dates, start of pension entitlement;

For employers and other corporate contractual partners:

- data of contact partners of the Foundation, i.e. name and address, titles, position in company, qualifications and, possibly, particulars about senior officers and co-workers.

For potential tenants:

- data related to the conclusion of lease agreements, e.g. name of tenant(s), address and rental property, information from the tenancy application form including an extract from the debt collection office, lease agreement, term of lease, termination grounds, ancillary cost statements, information about complaints, handling of defects, and such other information as may arise on a case-by-case basis as part of the lease relationship.

B. Data relating to contracts, claims and other benefits

The following personal data relating to data subjects is processed in particular as part of the conclusion and administration of contracts and the management of benefits and claims:

- AHV/AVS number, contract, policy and member's numbers, and general contractual documents;
- entry and exit data relating to affiliated employers, and term of the employment relationship;
- information about employee category, working capacity and degree of employment;
- information about purchases and termination benefits including amounts, purchase allowances and actual purchases, entry payments and (cash) disbursements;
- data relating to the processing of insurance claims (e.g. notification of insured event, claim number), the facts underlying the insured event such as its cause, accident or illness, date and duration of the event, information relating to the assessment of the claim, information about other insurance policies and insurers, about benefit claims and their calculation, benefit entitlements and benefits granted, information about third parties such as persons involved, as well as especially sensitive personal data. The data may also contain especially sensitive personal data (e.g. health data in disability claims) and third-party data (e.g. about persons involved at the onset of an incapacity for work or at the death of a data subject);
- data for the processing of other claims, e.g. relating to the payment of termination benefits (such as grounds for payment, and data relating to vested benefit accounts and institutions, and possibly the spouse's consent), or to changes in marital status (date of divorce or dissolution of a registered partnership, entitlement to vested termination benefits, withdrawals or disability pension payments), information on home ownership withdrawals and pledges and related payments, the levying of contributions and management of retirement accounts; compliance with notification requirements under Art. 24a FZG/LFLP; information about health questionnaires, daily allowance insurance and IV/AI benefits (including IV/AI rulings; IV/AI benefits, judicial decisions, orders, etc.); preliminary rulings of social insurance institutions; waivers of professional confidentiality, information about deaths and the calculation and granting of death benefits;
- documentation and information relating to legal disputes and court judgments (e.g. in cases of divorce, data relating to income and property; the spouse's BVG/LPP data; in the event of disability, information relating to the individual disability case, earlier benefits, documents filed with the IV/AI office, etc.);
- information provided to members via the members' portal (e.g. pension and insurance certificates; records of simulations made by members, etc.);
- data relating to the conclusion and performance of lease agreements for residential or commercial units.

C. Financial data

Financial data are personal data relating to the **data subject's personal financial circumstances**, payments and the recovery of receivables in connection with the provision of occupational benefits. This includes information about payments and bank accounts, e.g. employer contribution payments, and the enforcement of claims; for members,

moreover, information about salary, purchases into occupational benefits, transfers of termination payments and pensions; if applicable, information about social insurance benefits and debt enforcement. The Foundation also processes financial data about entitled parties, e.g. information about pensions payable to surviving spouses and (registered) partners, children and other entitled beneficiaries.

D. Communication data

When a data subject contacts the Foundation, or the Foundation contacts a data subject in the scope of its business activities, the Foundation processes and documents the content of the messages exchanged and information about the nature, time and place of communication.

Communication data include, for example, name and contact particulars such as postal address, email address and phone number, the content of emails, written correspondence, phone calls, video conferences, etc.: information about the nature, time and place of communication, as well as the substantiation requested by the Foundation for the identification of data subjects.

IV. Sources of personal data

As a rule, **the data subjects themselves** communicate their personal data to the Foundation, e.g. when they send data to the Foundation or in their communications with the latter. This may be done via a members' portal or through other channels. In the case of residential or commercial property leases, the personal data is initially made available by the data subject.

Otherwise, in the implementation of occupational benefits, the Foundation mainly receives personal data from current or former employers. The latter are required by law to deliver to the Foundation the necessary data for the provision of occupational benefits. The Foundation may also receive personal data relating to data subjects from third parties, such as:

- persons close to the data subject (family members, legal representatives, etc.);
- credit institutions;
- banks and other financial service companies, private and social insurances, occupational benefit and vested benefit institutions, pillar 3a plans;
- experts, doctors and other care providers also communicate medical data to the Foundation for the provision of benefits, possibly under separate waivers of professional secrecy;
- service providers;
- authorities and courts, as well as parties and other third parties involved in administrative and judicial proceedings;
- public registers such as the debt collection register or the commercial register, sourced from public bodies such as the Federal Statistical Office, or from the media or internet.

If a data subject communicates data relating to third parties to the Foundation, the Foundation assumes that the person providing the data is authorised to do so and that the data is correct. By communicating personal data relating to third parties to the Foundation, the data subject confirms this is the case. Accordingly, the data subject must inform such third parties that their data will be processed by the Foundation and provide them a copy of this Privacy Policy.

V. Purpose of processing personal data

Personal data is processed as part of the implementation of occupational benefits, and especially for:

- **the comprehensive administration of occupational benefits.** For this purpose, the Foundation processes members' personal data, contractual, benefits and service data, as well as financial and communication data, and information on its contact persons at affiliated employers;
- review and administration of **pension and other benefit claims**, including co-ordination with other insurers, such as the federal disability insurance, and assertion of rights of recourse; for this purpose, the Foundation primarily processes contract, claims and benefits data of members, their family members and entitled beneficiaries, as well as health data, and the personal data of third parties such as experts and external providers of services;
- **the performance of other statutory duties** (e.g. activities in connection with the encouragement of home ownership, annual reports, book-keeping, coordination with accredited PF actuaries, auditors, other occupational benefit institutions, public authorities and agencies, and courts as required; home ownership payments and withdrawals, if applicable);
- the conclusion and administration of **lease agreements**, if applicable.

VI. Disclosure of personal data to third parties

Apart from occupational benefit institutions, there are other entities involved in the implementation and administration of occupational benefits: employers, vested benefits institutions, other insurers, other occupational benefit institutions, public authorities and agencies, professionals, healthcare providers, etc. Therefore, personal data is not processed only by the Foundation, but also by third parties, and may be disclosed to such parties for the stated purposes, including:

- **interaction with affiliated employers:** for the purpose of collecting contributions, managing retirement accounts and complying with reporting requirements under Art. 24a FZG/LFLP;
- **in the case of insured events:** the Foundation may exchange data for the purpose of processing the notification and occurrence of an insured event and other benefits, or the transfer and payment of termination benefits. This may be the case, for example, with vested benefits institutions, other occupational benefit institutions, authorities and agencies (e.g. social insurers such as the federal disability insurance or social welfare offices), other insurers, medical service providers and

experts, banks and lenders, courts and external lawyers. As part of benefit claims processing and the corresponding verifications, the Foundation may collect data from third parties and also pass data on to them, e.g. to doctors and other healthcare service providers, to experts, authorities, courts, informants and lawyers. For example, the Foundation informs other social and private insurers about certain pension claims for the purpose of co-ordinating benefit obligations and clarifying and enforcing recourse claims. The Foundation passes on personal data to courts and other occupational benefit or vested benefit institutions, for example in the case of divorce and inheritance disputes, or when the Foundation is otherwise involved in judicial proceedings requiring the disclosure of data in order to enforce or defend legal claims;

- **public authorities and agencies:** furthermore, the Foundation may disclose personal data to authorities, agencies, courts and other public bodies if it is legally required or entitled to do so, or if necessary to protect its interests, e.g. in the context of official, judicial, pre- or extra-judicial proceedings, or in case of a legal obligation to provide information and to co-operate. Recipients may be debt collection offices, criminal courts and criminal investigation authorities, tax offices or social security authorities, for example. Data is also disclosed when the Foundation obtains information from public authorities, e.g. in connection with the processing of benefits claims;
- **other persons:** if the processing purpose requires the involvement of third parties, data may also be disclosed to other recipients, e.g. to persons involved in proceedings before courts or authorities (e.g. in the case of recourse against the liable third party or its liability insurer). Disclosure may also be made to other persons such as payment recipients, authorised representatives, correspondent banks, other financial institutions and other bodies involved in a legal transaction;
- **service providers:** the Foundation may also share personal data with companies whose services it contracts. These service providers are known as “Processors” and process personal data on the Foundation’s instructions. Processors are required to process personal data exclusively in accordance with the Foundation’s instructions and to take appropriate action to ensure data protection. Certain processors are jointly responsible with the Foundation or are responsible independently from the Foundation (debt collection agencies or accredited pension actuaries). The Foundation ensures that data protection is secured throughout the processing of personal data by selecting its service providers accordingly and entering into appropriate contractual agreements with them. These include, for example, service providers in the areas of member administration, real estate management, consulting services, and other experts in the fields of law, medicine, insurance, marketing, or general consulting, as the case may be.

Personal data will not otherwise be passed on to third parties unless such disclosure is necessary **to satisfy legal or contractual obligations, or is required pursuant to an enforceable administrative or judicial decision, or if the data subject has given their express consent in any specific case.**

VII. Cross-border disclosure of personal data

As a rule, the Foundation processes personal data in Switzerland. It can, however, work with service providers that may process personal data abroad.

If, in the performance of its activities, the Foundation communicates personal data in any given case directly to recipients located in a country without an adequate level of data protection, the Foundation ensures by appropriate means, e.g. by concluding data transmission agreements with the recipients of personal data in the countries concerned obligating the latter to comply with the requisite data protection. This includes the standard contractual clauses (SCC) approved, issued or recognised by the European Commission and the Federal Data Protection and Information Commissioner.

The Foundation may, by way of exception, also allow personal data to be communicated in other cases to recipients in countries without an adequate level of data protection, for example, with the consent of the data subject, or if it is legally obligated to do so in judicial proceedings abroad, or if disclosure is necessary and directly related to the performance of a contract with the data subject.

VIII. Duration of processing and storing (retention) of personal data

The Foundation processes and stores personal data relating to data subjects:

- as long as necessary for the relevant processing purposes;
- as long as it has a legitimate interest in storing the data (to assert or defend rights, for archiving purposes, or to ensure IT security);
- as long as required by virtue of a statutory retention obligation (Art. 27i et seq. of the Federal Ordinance on Occupational Retirement, Survivors' and Disability Pension Plans, BVV2/OPP2).

IX. Data protection and data security

The Foundation has implemented appropriate organisational and technical measures to ensure the security of personal data, to safeguard data against unauthorised or unlawful processing, and to avoid the risk of loss, accidental alteration, undesired disclosure or unauthorised access. However, since certain residual risks are unavoidable, the Foundation cannot with absolute certainty rule out a breach of data protection.

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X. Profiling and automated decision-making

Personal data is not subject to automated decision-making and no personality profiles are created (no profiling).

XI. Rights of the data subject

Data subjects have the **following rights** with regard to their **personal data**:

- **Right to information** about what personal data **relating to them** is stored by the Foundation;
- **Right to rectification** of incorrect or incomplete personal data;
- **Right to request the erasure or anonymisation** of personal data which is not (or no longer) necessary for the provision of occupational benefits or the leasing of residential or commercial property.
- **Right to request the restriction of personal data processing, provided** such processing is not or no longer necessary for the provision of occupational benefits;
- **Right to data portability**, i.e. the right to have personal data delivered to them in a structured, conventional and machine-readable format.
- **Right to object to processing;**
- **Right to revoke consent in respect of future processing** where processing relies on consent.

The above-mentioned rights may be exercised in writing (see email address under point I).

In the event of doubtful identification, or where necessary to protect other persons, safeguard interests worthy of protection, or comply with legal requirements, these rights may be restricted or excluded until identity is established or the protection of other persons is assured. In the event the identity of the data subject is in doubt, the Foundation may ask the sender of a data subject access request to provide a copy of a valid official identity document (e.g. passport, ID card) or any other means of identification.

Data subjects **may also file an objection with the Federal Data Protection and Information Commissioner (FDPIC)**, at the address below, if they suspect that the processing of their personal data is in breach of statutory data protection rules:

Federal Data Protection and Information Commissioner (FDPIC)
Feldeggweg 1
Switzerland - 3003 Bern

XII. Amendment of Privacy Policy

The Foundation reserves the right to amend this Privacy Policy at any time without stating reasons and without prior notice. As a rule, data processing is regulated by the current version of the Privacy Policy as published on the intranet page of Fondation 2ème pilier swissstaffing at the start of the processing.

Last amended on: 11 November 2025