

## Privacy Policy

VMR Optimum SA (**VMR** or **we**) collects and processes personal data about you and about other persons (**third parties**). We use the terms "**data**" and "**personal data**" herein interchangeably.

This privacy policy (**Policy**) applies to the processing of your personal data relative to the use of our platform called Rentamax, available online at [rentamax.com](https://rentamax.com) (**Rentamax**), and the performance of our contract with you when you use our services, as well as when you communicate with us or interact with us in any other manner.

We may also inform you separately of the processing of your data, for example in consent forms, the general terms and conditions, and additional topical declarations.

Rentamax may present links to other websites and product or service providers. Please note that we have no control over the manner in which your data is collected, stored and used by these parties, and we recommend you read their respective confidentiality policies before interacting with them and providing them with data.

### Who are we?

The data controller is the company that determines which of your personal data will be processed, for what purposes and in what manner. With regard to the processing of your personal data, by virtue of this Policy, we are the data controller and are therefore responsible for the related processing, including that of your personal data.

If you have questions regarding this Policy or any other problem related to data protection, you can contact us at:

*VMR Optimum SA  
Avenue de Sully 126  
1814 La Tour-de-Peilz,  
Switzerland*

*By telephone: +41 (0) 21 922 77 80  
By email: [privacy@vmroptimum.ch](mailto:privacy@vmroptimum.ch)*

## The personal data we process

VMR may process the following personal data about you:

- your name and contact information (e.g., name, address, telephone number or email address), information on the company you work for, your position or title, and your relationship with a person, as well as other basic information;
- technical information (e.g., your IP address, your device, your browser, the date and time of your visit, etc.);
- information on your browsing on Rentamax (e.g., the services you look for, information on your interaction with us, your requests or the pages you visit);
- financial information (e.g., information on your savings, your securities portfolio, your revenue and revenue sources, your financial expectations, your expenses and your financial habits);
- information on the documents and communications you send us electronically (e.g., your use of emails for marketing purposes);
- any other information on you that can be useful for the provision of our services and the processing of your requests (e.g., related to the performance of a contract with you).

This data may also include sensitive data, i.e., data that requires greater protection. In general, we do not process this information unless you have consented thereto beforehand.

You are not obliged to provide this information. However, please note that, if you do not wish to share this information with us, you may not be able to use all of the Rentamax service.

In general, we collect this information from you directly. However, from time to time, we may also collect your personal data from other sources, for example to keep your information up to date by using sources accessible to the public or from other Rentamax users and partners we collaborate with. We need your personal data solely to provide our services.

Furthermore, if you provide personal data via a third party, we rely on the legality of this disclosure and ask you to ensure that you are authorized to share this information with us.

VMR aims at ensuring that your personal data is accurate, complete and up to date, but expects you to update or correct your personal data every time such an update or correction is required.

How we use your personal data

## **We use your personal data in the following situations:**

- to communicate with you, in particular when you contact us by telephone, email or by using the contact form on Rentamax;
- to provide and improve Rentamax so as to optimize the use thereof;
- to provide and improve our services for our clients and yourself, and to comply with our contractual obligations, including in situations in which you subscribe to our services via third-party websites and apps or when you interact with us offline (e.g., on the basis of a printed contract);
- to promote our services, in particular by sending alerts, updates, newsletters, invitations to events, etc.;
- to comply with our legal, regulatory and risk management obligations, in particular by initiating, pursuing or defending legal actions.

## **On what grounds do we use your personal data?**

We process your personal data on the following legal grounds:

- performance of a contract;
- our legitimate interests;
- your consent;
- compliance with legal and regulatory obligations and requirements.

## **Automated individual decision-making and profiling**

“Automated individual decision-making” relates to decisions based solely on automated means and that cause you to suffer negative legal consequences or other similar negative consequences.

“Profiling” is a process in which personal data is processed automatically to assess, analyze or predict personal aspects, for example your job performance, financial situation, health, personal preferences, interests, reliability, behavior, location or travel.

We may process your personal data by relying on these methods. In particular, profiling may be conducted in relation to your financial situation so that you can fully benefit from the advantages Rentamax offers. We will inform you separately if we take automated individual decisions if such a communication is required by law.

## **Who we share your personal data with**

We may share your personal data with trustworthy third parties, including:

- the suppliers to whom we subcontract certain support services such as IT service providers;
- external auditors;
- our partners, who may be called upon to implement solutions suggested by Rentamax or who may, via Rentamax, provide consulting services. These partners will also process your data for their own purposes and not just for us, even if you interact with them on Rentamax.

For the purposes set out in this Policy, and whenever necessary, we may share your personal data with the courts, regulatory authorities, state agencies and the police. Although unlikely, we may be required to disclose your personal data to comply with legal or regulatory requirements. We will do everything possible to inform you first, unless the law so forbids.

## **The countries to which we transfer your personal data**

We may also transfer your personal data to addressees abroad, including in countries that do not provide the same level of protection as Swiss law. Before doing so, we will take appropriate measures to protect your personal data, for example by asking the addressee to accept data processing agreements. (If you would like to receive a copy of these agreements, please contact us by using one of the contact methods above. These agreements are generally based on standard EU clauses, which you can consult [here](#).) We may also transfer personal data with your explicit consent and in certain other situations allowed by applicable law.

## **Cookies**

A cookie is a small file in text format composed of letters and numbers that we install on your browser or your computer's hard drive. This helps us provide you with a more optimal experience when you browse through Rentamax and also allows us to improve Rentamax.

We use "session" cookies, which are cookies that are strictly necessary. These cookies are temporary and are stored in your browser, and they disappear at the end of your Rentamax session. They only store the identifier for the website on which Rentamax is located, as well as a session number. These cookies are used for browsing on Rentamax and are automatically deleted when you close your browser at the end of your session.

In general, you may block cookies by configuring the parameter on your browser that allows you to refuse all or some cookies.

However, if you use your browser's parameters to block all cookies (including those

that are strictly necessary), you risk not being able to access all or part of Rentamax and related services.

Rentamax may present links to external/third-party websites, some of which may also use cookies. This Policy does not cover third-party websites, which will be subject to their own policy regarding confidentiality and cookies. We do not have access to the cookies or other features used by these websites and we do not control them. Please contact them directly for more information on their privacy protection practices.

### **How we protect your personal data**

We implement different technical and organizational measures to help protect your personal data from any unauthorized access, use, disclosure, alteration or obstruction.

In particular, we take the technical and organizational measures required to provide an adequate level of data protection suited to the risk related to the processing in question. With the exception of the police in certain limited circumstances, our employees or other persons who have a need to access your information to comply with their responsibilities are the only persons authorized to do so.

When you use Rentamax, we endeavor to ensure that the information is sent securely from your computer to our servers via an encryption process. However, due to the inherently open nature of the internet, we cannot guarantee that the communications between yourself and ourselves will be free from any unauthorized access by third parties.

### **How we retain your personal data**

We retain your personal data as long as necessary for the purposes for which it is collected and as long as we have a legitimate interest in retaining said personal data (for example, to assert or defend claims or for the purposes of archiving and IT security). We also retain your personal data as long as it is subject to a legal retention obligation.

### **Your rights**

According to applicable law, you have a right to:

- request access to your personal data;
- ask for a modification of your personal data that we have on you if it is inaccurate;
- request the erasure of your personal data if we have no valid reason to continue to process it;
- request the cessation of the processing of your personal data (when it is based on our legitimate interests) if you wish to oppose the

- processing for this reason;
- withdraw your consent to the processing of your personal data;
  - request a limitation to the processing of your personal data;
  - request a transfer of your personal data to another party;
  - file a claim with the competent supervisory authority responsible for data protection; in Switzerland: the Federal Data Protection and Information Commissioner (FDPIC).

You may also withdraw your consent regarding direct marketing methods and ask us to completely delete your data from our marketing database by using the link set out in the corresponding newsletter communication or by contacting us as indicated in the "Who are we?" clause above. However, this withdrawal does not affect the legality of the previous processing of your personal data.

### **Amendments to this Policy**

This Policy may be updated in the future, in particular if we change the processing of your personal data or if a new law comes into effect. We actively inform persons whose personal data is stored with us of these changes when they are significant, if possible, without a disproportionate effort being required. In general, the version of this Privacy Policy in effect at the beginning of the respective processing applies, however, to the processing of the data.

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