

Customer information on «payment protection insurance»

Customer information in accordance with Art. 3 of the Swiss Federal Act on Insurance Contracts (LIC)

The following provides information on the identity of the insurer and the main content of the insurance policy in accordance with Art. 3 of the LIC. The specific rights and obligations of the insured person derive conclusively from the Standard Terms and Conditions of Insurance (STI) for payment protection insurance and from the applicable statutory provisions. This insurance is a fixed-sum insurance.

Information concerning the insurer

The insurer is Helvetia Insurance, comprising Helvetia Swiss Life Insurance Company Ltd., St. Alban-Anlage 26, 4052 Basel, and Helvetia Swiss Insurance Company Ltd., Dufourstrasse 40, 9001 St. Gallen (hereinafter collectively referred to as **Helvetia**).

Insured risks and scope of the insurance coverage

The purpose of the present insurance policy is to protect the borrower (hereinafter **Insured Person**) in cases of death, earning disability or unemployment as defined in the STI. Insurance benefits are disbursed solely to the policyholder, Switzerland AG (hereinafter Switzerland), to cover all or part of the borrower's payment obligations under the loan agreement between the borrower and Switzerland. All further details – in particular the specific benefit requirements, exclusions and the scope of the benefits – are described in full in the STI.

Premiums owed and other obligations of the Insured Person

The insurance premium will be debited by Switzerland together with the monthly loan instalments set down in the loan agreement.

The amount of the premium is stated in the loan agreement with Switzerland (section "Payment protection insurance and declaration of enrolment"). The premium includes any remuneration paid to Switzerland to cover its costs. Any additional obligations of the Insured Person, in particular his duty to cooperate in the event of a claim, are described in the STI.

Term and termination of insurance

The insurance coverage commences when the loan amount is disbursed and ends in accordance with the provisions of the STI (particularly Sections 2.6), but no later than when the Insured Person reaches the age of 65.

Right of revocation pursuant to Art. 2a IPA (Art. 3(1)h IPA)

The insured person may revoke this declaration of enrolment at no cost within the same period after signing that also applies to the credit agreement by sending written notice of revocation by post to Switzerland AG, Hofackerstrasse 13, 8032 Zürich or by e-mail to info@lend.ch. This also applies if the enrolment has already been accepted.

Notifications

You can submit declarations and notifications relating to your insurance to Helvetia by post to **Financial & Employee Benefits Services (febs) AG**, (postal address: P.O. Box 1763, 8401 Winterthur) or by e-mail to lend@febs.ch or contact febs by phone: + 41 (0)52 266 02 31 or by fax: + 41 (0)52 266 02 01.

Information on the risks of digital communication is available online at www.helvetia.ch/privacy

Disclaimer

Contract language is German and French. Only the German and French versions are legally binding, the English version is provided for information purposes only. Helvetia does not guarantee and accepts no liability, neither express nor implied, for the accuracy, reliability or completeness of translations out of German or French into English. If you are not certain as to the accuracy of information use the German or French versions, which are available in the footer of the website of the Lender.

Information concerning the intermediary in accordance with Art. 45 of the Swiss Federal Act on the Oversight of Insurance Companies (ISL)

The following provides information on Switzerland (in its capacity as insurance intermediary) in accordance with Art. 45 of the ISL.

Information concerning the tied insurance intermediary

Based in Zurich (Switzerland), Switzerland operates an Internet platform for the provision of financial services, in particular granting and arranging loans and financing projects. In relation to this insurance, it is acting as both policyholder and tied insurance intermediary.

Contractual relations and offer of insurance

Switzerland offers this insurance exclusively from Helvetia and, for this purpose, has concluded a collective insurance contract with Helvetia that involves it acting as an intermediary in order to settle the payment obligations arising under the loan agreement between itself and the Insured Person.

Liability

Helvetia is liable toward the customer on a third-party basis for any negligence or errors on the part of Switzerland or its consultants, or for any incorrect information the latter provide, in connection with the arrangement of this insurance policy.

Information concerning the processing of personal data in accordance with Art. 3g of the LIC and Art. 45e of the ISL

The personal data collected from the Insured Person warrants protection, and its collection and processing are carried out in accordance with the Swiss Federal Data Protection Act. By taking out this insurance the borrower, as the Insured Person, consents to the processing of the personal data generated during performance of the contract. The following basic types of data are processed: data on (prospective) customers, health data, and data on injured parties and claimants. Data generated in connection with the documentation or performance of the contract is used to determine the premium, assess risks, process insurance claims and prepare statistical analyses and, where necessary, may be disclosed to third parties in Switzerland and abroad.

Helvetia may access this data in order to check and manage its in-force business and to calculate commission, as well as for marketing purposes. The data is collected, processed, stored and deleted in accordance with the applicable statutory provisions, and protected against unauthorized access/amendment. In his capacity as the Insured Person, the borrower is entitled to receive information from Switzerland or Helvetia on which items of personal data have been collected and also entitled to correct, block or delete said data in accordance with the statutory provisions. The Insured Person may at any time revoke his consent to the processing of data.

Further up-to-date information on data processing can be accessed at www.helvetia.ch/privacy