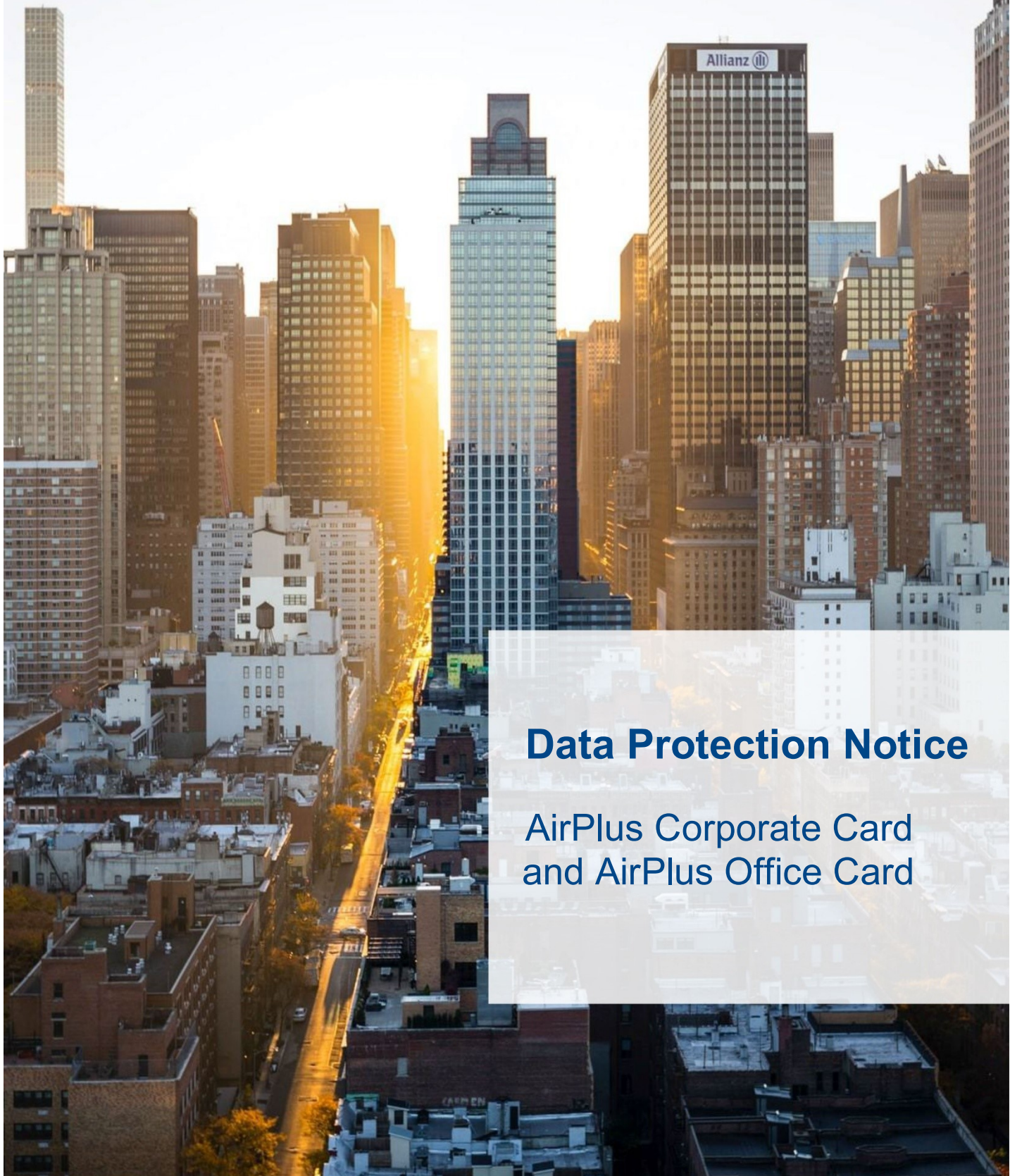


**RETHINK CORPORATE PAYMENT.**



## **Data Protection Notice**

**AirPlus Corporate Card  
and AirPlus Office Card**

## Data Protection Notice: AirPlus Corporate Card and AirPlus Office Card

According to the principles of fair and transparent data processing, it is essential to inform the person whose personal data are being processed about the processing itself and the purposes thereof.

For this reason, AirPlus would like to provide you with the following information.

### 1. Product Description

Your employer (the "Subscriber") has entered into an agreement (the "Agreement") with AirPlus International AG, Obstgartenstrasse 27, 8302 Kloten, Switzerland ("AirPlus") regarding the use of the AirPlus Corporate Card and/or Office Card ("Corporate Card"). Based on the Agreement, the Subscriber provides you (the "Card User") with a Corporate Card. The Corporate Card can be used, like any other credit card, to pay for goods and services. You may also withdraw cash at ATMs and (subject to the provision of proof of identity) at credit institutions, if the Subscriber has agreed to this option. AirPlus will provide the Subscriber with all the Corporate Card expenses in the form of a collective statement. This contains personal data on each transaction (for example the traveller's staff ID, cost centre, etc.) which is required for the Subscriber's travel expense management, procurement and/or accounting.

### 2. Data Controller

AirPlus is responsible for the personal data collected and processed during the use of the Corporate Card. These include the traveller's personal data (e.g. names, card numbers, staff ID number, cost centre, etc.). The data may be made available to AirPlus by the Card User, by travel service providers (e.g. travel agencies, car rental agencies, etc.) or by the Subscriber.

### 3. Data Processing Description

The Corporate Card is issued to you personally and is not transferable. In order to provide the

Corporate Card, AirPlus will need to collect and process the Card User's personal data.

AirPlus collects and processes personal data for the performance of transactions with the Corporate Card, to facilitate the management of business travel-related expenses, and to be able to create a structured statement for you and the Subscriber. This includes technical information about the transaction itself, information about the merchant where the Corporate Card was used, any information provided by the merchant (e.g. the goods or services purchased) as well as additional information provided by you or the Subscriber (e.g. name, card number and other card-related data, staff ID number or cost centre; see also section 7). In this Data Protection Notice, these personal data shall be referred to separately and collectively as "Corporate Card Data".

Corporate Card Data are processed in order to ensure the functionality of the product.

Corporate Card Data are not used for any direct marketing purposes.

#### 3.1. Important Information

The Corporate Card is intended to be used for business-related payments only. The product allows the Subscriber to expedite and facilitate the management of travel-related expenses, procurement and reimbursement to employees.

To achieve this purpose, AirPlus provides the Subscriber with Corporate Card Data, including all information associated with a transaction. AirPlus is unable to distinguish between business and non-business-related transactions. For this reason, please make sure to only use the Corporate Card for business-related purposes.

#### 3.2. Payment Service Security

The Corporate Card is a credit card. This means that all information on the card itself (your name, the card number, the expiry date, the security number on the back of the card and the credit limit associated with the card) is used to verify the validity of a transaction. Whenever you use the Corporate Card, this information will be processed in order to approve or reject the transaction.

In order to protect you from misuse of your Corporate Card and from fraud, AirPlus uses automated data processing operations to determine fraudulent transactions ("Fraud Prevention"). This is done by an automated software that uses previous experience regarding fraudulent transactions as well as an analysis of your previous behaviour (scoring). For example, a transaction will be declined if a payment was authorised in Europe and ten minutes later your Corporate Card is used at a merchant in South East Asia. AirPlus Fraud Prevention employs a tried-and-tested statistical model to check for fraudulent transactions. AirPlus Fraud Prevention is designed to prevent the fraudulent use or misuse of credit cards and financial losses for cardholders. These automated data processing operations do not constitute an automated individual decision within the meaning of Art. 21 FADP because they do not enable discretionary decisions to be made by a machine and do not have any considerable adverse effect on the data subjects.

### 3.3. Anti-Money Laundering and the Prevention of Terrorism

AirPlus is legally required to implement safeguards to prevent money laundering and the financing of terrorism. This may include verifying the identity of a credit card applicant (e.g. via a video identification service or requesting a (certified) copy of an identity document), checking personal data against applicable sanctions lists and verifying transactions.

AirPlus uses automated data processing operations to identify suspicious transactions in compliance with its statutory clarification obligations. These automated data processing operations do not constitute an automated individual decision within the meaning of Art. 21 FADP because the verification of the respective result and the corresponding decision are made by humans.

## 4. Legal Basis for Data Processing

AirPlus processes your personal data only in accordance with applicable law, in particular the Swiss Data Protection Act ("FADP").

## 5. Transfer of Data to Data Processors and Third Parties

AirPlus only discloses your personal data to the following categories of recipients in order to fulfil the respective business purpose. In addition, AirPlus employs service providers who have been commissioned by AirPlus and who are obliged to comply with the applicable data protection provisions. If required to do so by law, AirPlus transmits Credit Card Data to authorities.

### 5.1. Data Processors

AirPlus grants access to or transfers your personal data to carefully selected service providers. These service providers only process your personal data on behalf of AirPlus within their capacity as so called data processors. The data processors act only on the instructions of AirPlus. This means that the service providers are prohibited from using your personal data for their own business purposes. Subcontractors may be involved with the prior approval of AirPlus.

Under strict observance of confidentiality, AirPlus forwards your data in particular to the following categories of service providers:

- IT service providers (hosting and infrastructure services) based in Europe
- Providers of transaction-related services (receipt-processing services) based in Europe
- Customer service providers (call-centre services) based in Europe

### 5.2. Third Parties

In order to provide the Corporate Card, Corporate Card Data and information on each transaction will be exchanged between all parties involved in the relevant credit card service. This exchange of information is necessary both to authorise the transaction and to pay for the goods or services purchased. The

parties involved are the merchant, where the credit card is used, the merchant's acquirer (usually their bank or the service provider that supplies the technical means to use a credit card), the credit card network (for example VISA or Mastercard) and the issuer (the party that provides the credit card to the individual, in this case AirPlus). This information is used solely to facilitate the card's payment functionality.

AirPlus may also disclose your personal data to trusted third parties who assist AirPlus in supplying the Corporate Card, provided these parties agree to maintain confidentiality in respect of your personal data and comply with applicable data protection regulations.

AirPlus forwards your personal data to the Subscriber in connection with the settlement of the transactions you have made. The purpose behind this is to structure relevant travel management and purchasing processes. The Subscriber may receive the Corporate Card Data in a digital form that enables it to process the Corporate Card Data on its own IT systems.

AirPlus may also disclose your personal data to the following categories of third parties:

- external auditors in the event of audits or investigations if there is a legal obligation or a legitimate business interest;
- insurance companies where the card user and/or the Subscriber wishes to make use of an insurance cover available in connection with the Corporate Card;
- external lawyers in the context of legal claims or to courts acting in their judicial capacity;
- Insofar as it is required by law, AirPlus may disclose personal data to authorities (e.g. supervisory authorities, Swiss tax authorities).

### 5.3. Corporate Discount Agreements

If and when the Subscriber has entered into a corporate discount agreement with airlines or into other agreements with brokers between travel agencies and airlines, AirPlus may transmit Corporate Card Data to the Subscriber's contracting partners. AirPlus may also transmit aggregated Corporate Card Data to facilitate contract and discount negotiations.

## 6. Transfer of Data Abroad

Your personal data may be transferred to any country in the world where the data processors and/or third parties mentioned in section 5 or AirPlus group companies are located. Corporate Card Data will only be transmitted to countries outside Switzerland subject to compliance with the applicable FADP, in particular, where (a) disclosure is directly in connection with the conclusion or performance of a contract between AirPlus as the responsible party and the Subscriber in your interest as the data subject (e.g. to facilitate transactions or notifications to the Subscriber, or (b) disclosure is necessary to establish, exercise and enforce legal claims vis-à-vis a court or other competent foreign authority, or (c) another justification exists pursuant to Art. 17 FADP, or (d) disclosure is made to a country with an adequate level of data protection as defined by the Federal Council. Before any personal data are transferred to data processors or third parties in a country that does not have adequate data protection as determined by the Federal Council - unless there is a justification pursuant to Art. 17 FADP - AirPlus contractually obligates the recipient to comply with the requirements of the FADP (in particular by using the revised standard contractual clauses of the European Commission for the transfer of personal data to third countries).

## 7. Sources and Categories of Personal Data

AirPlus does not collect all Corporate Card Data from you directly, but receives your personal data from third parties (in particular, the Subscriber and travel service providers).

- The Subscriber may provide AirPlus with the following categories of data: Subscriber's name and address, your name, staff ID number and cost centre and/or other additional information to facilitate travel expense management and/or purchasing, such as an internal transaction number.
- Travel service providers may provide AirPlus with the following categories of data: the Subscriber's name and address, your name, your staff ID number and cost centre, and/or other additional information to facilitate the

Subscriber's travel expense management such as an internal process number and/or airline ticket numbers or car hire information.

## 8. Data Retention

AirPlus processes and retains personal data only to the extent necessary in order to fulfil the purpose for which they were collected. Once this purpose has been fulfilled, personal data will be deleted unless AirPlus has a legal obligation to retain them (e.g. for trade or tax law requirements).

AirPlus will delete your personal data as soon as they are no longer required for the purposes mentioned above. Personal data may also be retained for the period of time in which claims can be brought against AirPlus.

In addition, personal data will be retained to the extent to and for those periods of time for which AirPlus is legally required to do so. AirPlus' obligations to provide evidence and to keep records are based on applicable laws, in particular the Swiss Code of Obligations and the Anti-Money Laundering Act. These laws stipulate retention periods of up to ten years.

## 9. Data Security

AirPlus takes appropriate technical and organizational security measures to protect your personal data against unauthorized access, improper use or disclosure, unauthorized modification and unlawful destruction or accidental loss.

## 10. Rights of the Data Subject

Within the scope of the applicable data protection law and to the extent provided

therein, you have the right to information, correction, deletion, restriction of data processing, objection to the data processing by AirPlus (in particular those for purposes of legitimate interests in processing), data portability and revocation of any consent. You may exercise your rights at any time by contacting AirPlus at the address listed in Section 11. The exercise of these rights usually requires that you can prove your identity (e.g. copy of identification documents).

AirPlus reserves the right to enforce legal restrictions, e.g. if AirPlus is required to retain or process certain data, has an overriding interest, or needs the personal data to assert claims. AirPlus may refuse requests that are excessive or constitute an abuse of the relevant rights. You may also enforce your claims in court or file a complaint with the competent data protection authority (in particular, the data protection authority responsible for your place of residence or the place of the alleged violation or the supervisory authority responsible for AirPlus, namely the Federal Data Protection and Information Commissioner FDPIC, Feldeggweg 1, 3003 Bern, Switzerland, <http://www.edoeb.admin.ch>).

## 11. Contact

Should you have any queries about how your personal data are processed, please do not hesitate to contact the data controller:

AirPlus International AG  
Obstgartenstrasse 27  
8302 Kloten  
Switzerland  
[zuerich@airplus.com](mailto:zuerich@airplus.com)