

## Notice of Information & Privacy Policy Fondation Collective Groupe Mutuel

Fondation Collective Groupe Mutuel places the protection of personal data at the heart of its concerns. We take the necessary measures to ensure that we always comply with regulations and provide greater transparency and security with regard to the processing of the personal information of insured persons and all other persons concerned.

### 1. Principle & Objective

This Notice of Information and Privacy Policy applies to all personal data that we process as part of the performance of the occupational pension mandate contract, including in particular the "Data protection" services that bind us to your employer.

With this document, we aim to explain how we collect and process your personal data in the context of the services we provide and to inform you of the commitments and practical measures taken to ensure that your data is properly safeguarded and protected.

With regard to the processing of personal data applied when you visit our website or use our online services, please consult the Groupe Mutuel Privacy Policy, available here: [General Terms and Conditions of Use & Privacy Policy – Groupe Mutuel](#).

This Notice of Information and Privacy Policy may be amended at any time, in particular in accordance with legal and regulatory developments. The current version is the one published on the website: [www.groupemutuel.ch](http://www.groupemutuel.ch).

This Notice of Information and Privacy Policy may be translated. However, the French version is authoritative.

### 2. Who is responsible for your data?

From a data protection point of view, Fondation Collective Groupe Mutuel is responsible for processing your personal data in the context of the performance of our mandate contract.

### 3. Recipients of the Privacy Policy – Persons concerned by data processing

This notice applies to all persons whose personal data we process.

Our processing operations may, in particular, apply to the following categories of persons, insofar as we process their personal data: active insured persons, pension beneficiaries and their next of kin as well as other beneficiaries; previous, current and future employers or their contacts, family members and staff; authorised representatives (e.g. legal representative), claimants and beneficiaries of the pension fund (e.g. legal representative), claim holders, legal guardians and other persons involved; members of our bodies; contacts of social and private insurers, pension and vested benefits institutions, suppliers and partners, as well as public authorities and offices; tenants and their contacts when renting residential and commercial property; persons who benefit from our services; all other persons who contact us.

#### 4. Security of personal data

Fondation Collective Groupe Mutuel processes your personal data in compliance with the applicable data protection legislation and takes all the organisational and technical security measures necessary to prevent the unauthorised violation, access, disclosure, modification or destruction of your data in general and your personal data in particular.

#### 5. Categories of personal data processed

The personal data that we process in the course of fulfilling our mandate contract relates both to insured persons and pension beneficiaries and to third parties. When you send us data on third parties, we assume that you have the right to do so, and that the data is accurate.

This is why we recommend that you inform these third parties of the processing we carry out and give them a copy of this notice.

Certain types of personal data are considered "particularly sensitive" from the point of view of data protection law. This is the case, for example, for data concerning health. Fondation Collective Groupe Mutuel only processes particularly sensitive personal data in the context of providing occupational pension benefits, in particular for the assessment of affiliation upon entry and entitlement to benefits, the processing of cases of disability or death, and with your prior consent.

In this case, the categories of personal data that we process as part of the performance of our mandate contract are as follows:

- Identity and identification data (surname, first name, gender, identifiers, date of birth, AVS/AHV number, nationality, entries in the land register, etc.).
- Contact details (address, email, telephone number, language, etc.)
- Data relating to your pension fund scheme (employer, occupation, place of work, salary, employment level, group of insured persons, contributions, benefits, risk sum, claim sum, other pension relationships, etc.).
- Financial data (assets acquired, bank details, debt collection, etc.)
- Medical data (medical questionnaire, information provided to manage your compensation, recourse against liable third parties, etc.)
- Personal and family data (marital status, date of marriage, date of divorce, children, maintenance obligations, etc.)
- Data on racial or ethnic origin (depending on certain medical treatments, this information may appear)
- Data relating to social services (if you are in receipt of social welfare benefits in order to manage your payments and allowances, for example).

## 6. Purpose of data processing and legal basis

We only collect and process your personal data for the purposes described in this Notice of Information & Privacy Policy and in accordance with the legal requirements in force.

Personal data is processed primarily for the purposes of occupational pension provision (e.g. conclusion and management of affiliation agreements with employers, admission of insured persons, examination and processing of pension cases, including coordination with other insured persons) and the rental of residential and commercial property (conclusion and management of rental agreements).

Your data is therefore processed for the following purposes:

- To establish and/or manage our contractual relationship and provide related services.
- To contact you for commercial and advertising purposes, to send you information, advice and offers relating to the products and services of Groupe Mutuel and/or its partners.
- To carry out statistical analyses – in this respect, your personal data will be rendered anonymous as soon as the purpose of the processing allows.

The legal basis for this is the legislation on occupational pensions, in particular the Federal Law on Occupational Pension Benefits, Survivors' and Disability Pension Plans (LPP/BVG) and the Federal Law on Vesting in Pension Plans (LFLP/FZG), as well as the corresponding ordinances. As a federal body, we process your personal data within the scope of our legal processing rights (e.g. Art. 85a ff. LPP/BVG). In the area of supplemental benefits, our data processing is not subject to the data protection provisions of the LPP/BVG, but to those of the Law on Data Protection (LPD/DPA). The LPD/DPA also applies to the processing of personal data in connection with the letting of residential and commercial property.

## 7. Disclosure of personal data to third parties

### 7.1. Principle of non-disclosure of personal data to third parties

We do not pass on data about your health to your employer.

Furthermore, your personal data will not be forwarded, sold or communicated in any way whatsoever to third parties, unless this is necessary for the management of the contract or the performance of our legal duties (e.g. to our subcontractors), or you have expressly authorised it. Data may also be communicated to third parties if we are obliged to do so by legal provisions or legally binding administrative decisions.

## 7.2. Exceptional disclosure of personal data to third parties

Data relating to insured persons or pension beneficiaries in connection with compulsory occupational benefits will only be disclosed within a legal framework.

### *7.2.1. Pension cases, promotion of home ownership, divorces, disputes between heirs, address checks, solvency checks and debt collection*

We may exchange data with vested benefits institutions, other pension institutions, public authorities and offices (e.g. social insurance institutions, in particular invalidity insurance or social offices), other insurers, service providers and medical experts, banks and lenders, courts and external lawyers, for example, in connection with the notification and occurrence of a pension case and other benefits such as a transfer or payment of termination benefits. We may also collect data from third parties and pass it on, for example, to doctors and other service providers, experts, authorities, courts, information providers and lawyers (coordination of benefit obligations, clarification and exercise of rights of recourse). In particular, in the event of divorces and disputes between heirs, we communicate personal data to courts and other pension or vested benefits institutions.

We are also entitled to pass on personal data to third parties concerning, for example, claims or the behaviour of debtors, for the purposes of solvency checks and debt collection.

### *7.2.2. Disclosure of personal data to service providers as "subcontractors"*

Fondation Collective Groupe Mutuel works with partners and subcontractors and may communicate personal data to them in this context. In such cases, Fondation Collective Groupe Mutuel ensures that these partners and subcontractors meet the same requirements as Fondation Collective Groupe Mutuel in terms of data protection and information security. This applies in particular to IT services (e.g. for managing insured persons, real estate and data storage), data analysis (e.g. accredited experts, auditors, risk reinsurers, etc.) and consultancy services (e.g. insurance brokers or consultants).

## 8. Disclosure of personal data abroad

Computer data is stored on servers located in Switzerland. However, Fondation Collective Groupe Mutuel may also transfer your personal data outside Switzerland, within the European Union or abroad to countries that do not offer a level of protection equivalent to that of Switzerland. In this case, Fondation Collective Groupe Mutuel will put in place the necessary measures and appropriate guarantees to cover such transfers (e.g. standard contractual clauses approved by the European Commission and the Swiss Federal Data Protection and Information Commissioner (FDPIC)).

## 9. Duration of processing

We store your personal data only insofar as this is necessary and for as long as our services require.

In this respect, the personal data of our customers and insured persons is stored for the entire duration of the contractual relationship and for as long as it is subject to the legal retention obligation (Art. 27i ff BVV2/OPP2), plus a period which may not exceed ten (10) years for evidential purposes in particular.

## 10. Rights of the person concerned

You have the right to access your personal data, to have this data amended, to have it deleted within the limits of the applicable legal provisions, to have the processing of your data restricted, to obtain the portability of your data and, finally, to withdraw your consent to the processing of your personal data, subject in particular to the processing necessary for the performance of a contract.

You may also contact the competent supervisory authority. However, we advise you to contact us beforehand.

To do this, or if you have any questions or requests relating to the processing of your personal data by Fondation Collective Groupe Mutuel, you can write to us at:

Groupe Mutuel  
Data Protection Officer  
Rue des Cèdres 5  
P.O. Box  
1919 Martigny

Or by email: [dataprotection@groupemutuel.ch](mailto:dataprotection@groupemutuel.ch)

January 2024