

Privacy Policy for Territorium Invest AG

1) Information on the collection of personal data and contact details of the responsible person

1.1 We are pleased that you are visiting our website and thank you for your interest. In the following we inform you about the handling of your personal data when using our website. Personal data is all data with which you can be personally identified.

1.2 The person responsible for data processing on this website within the meaning of the Basic Data Protection Ordinance (DSGVO) is Territorium Invest AG, Seepark 16, 9422 Staad, Switzerland, Tel.: +41 71 787 11 44, e-mail: info@treasure-financial-bank.com. The controller of personal data shall be the natural or legal person who alone or jointly with others determines the purposes and means of the processing of personal data.

1.3 This website uses SSL or TLS encryption for security reasons and to protect the transmission of personal data and other confidential content (e.g. orders or enquiries to the responsible person). You can recognize an encrypted connection by the character string "https://" and the lock symbol in your browser line.

2) Data collection when visiting our website

If you only use our website for information purposes, i.e. if you do not register or otherwise provide us with information, we only collect data that your browser transmits to our server (so-called "server log files"). When you call up our website, we collect the following data, which is technically necessary for us to display the website to you:

- Our visited website
- Date and time at the time of access
- Amount of data sent in bytes
- Source/reference from which you came to the page
- Browser used
- Operating system used
- IP address used (if applicable: in anonymous form)

Processing is carried out in accordance with Art. 6 Para. 1 lit. f DSGVO on the basis of our legitimate interest in improving the stability and functionality of our website. The data will not be passed on or used in any other way. However, we reserve the

right to subsequently check the server log files if there are concrete indications of illegal use.

3) Cookies

In order to make visiting our website attractive and to enable the use of certain functions, we use so-called cookies on various pages. These are small text files that are stored on your mobile device. Some of the cookies we use are deleted after the end of the browser session, i.e. after closing your browser (so-called session cookies). Other cookies remain on your terminal and enable us or our partner companies (third-party cookies) to recognize your browser the next time you visit (persistent cookies). If cookies are set, they collect and process certain user information such as browser and location data as well as IP address values to an individual extent. Persistent cookies are automatically deleted after a specified period, which may vary depending on the cookie.

If personal data are also processed by individual cookies implemented by us, the processing takes place in accordance with Art. 6 Para. 1 lit. f DSGVO to safeguard our legitimate interests in the best possible functionality of the website and a customer-friendly and effective design of the page visit.

We may work with advertising partners to help us make our website more interesting to you. For this purpose, cookies from partner companies will also be stored on your hard drive (cookies from third parties) when you visit our website. If we cooperate with the aforementioned advertising partners, you will be informed individually and separately about the use of such cookies and the scope of the information collected in each case within the following paragraphs.

Please note that you can set your browser so that you are informed about the setting of cookies and can decide individually whether to accept them or whether to exclude the acceptance of cookies in certain cases or in general. Each browser differs in the way it manages cookie settings. This is described in the help menu of each browser, which explains how you can change your cookie settings. These can be found for the respective browsers under the following links:

Internet Explorer: <https://support.microsoft.com/de-de/help/17442/windows-internet-explorer-delete-manage-cookies>

Firefox: <https://support.mozilla.org/de/kb/cookies-erlauben-und-ablehnen>

Chrome: <https://support.google.com/chrome/answer/95647?hl=en&hlrm=en>

Safari: https://support.apple.com/kb/ph21411?locale=en_DE

Opera: <https://help.opera.com/en/latest/web-preferences/#cookies>

Please note that if cookies are not accepted, the functionality of our website may be restricted.

4) Making contact

Within the scope of contacting us (e.g. via contact form or e-mail), personal data is collected. Which data is collected in the case of a contact form, is apparent from the respective contact form. These data are stored and used exclusively for the purpose of answering your request or for establishing contact and the associated technical administration. The legal basis for the processing of the data is our legitimate interest in responding to your request pursuant to Art. 6 Para. 1 lit. f DSGVO. If your contact is aimed at the conclusion of a contract, the additional legal basis for the processing is Art. 6 para. 1 lit. b DSGVO. Your data will be deleted after the final processing of your request, this is the case if the circumstances indicate that the matter in question has been conclusively clarified and provided there are no legal obligations to retain data.

5) Registration at the portal or forum

You can register on our website by providing personal data. Which personal data are processed for the registration, results from the input mask, which is used for the registration. We use the so-called double opt-in procedure for registration, i.e. h. Your registration is not completed until you have previously confirmed your registration by clicking on the link contained in a confirmation e-mail sent to you for this purpose. If your confirmation is not received within 24 hours, your registration will be automatically deleted from our database. The provision of the aforementioned data is mandatory, all further information you can provide voluntarily by using our portal.

If you use our portal, we store your data necessary for the fulfilment of the contract, also possible information about the payment method, until you finally delete your access. Furthermore, we store the voluntary data provided by you for the duration of your use of the portal, unless you delete it beforehand. You can manage and change all data in the protected customer area. The legal basis is Art. 6 para. 1 lit. f DSGVO.

In addition, we store all of your published content (such as public posts, pinboard entries, guestbook entries, etc.) to operate the website. The provision of the website with the complete user-generated content is our legitimate interest; the legal basis for this is Art. 6 Para. 1 lit. f. DSGVO. If you delete your account, your public statements, especially in the forum, remain visible to all readers, but your account is no longer retrievable. All other data will be deleted in this case.

6) Use of single sign-on procedures

Facebook Connect

If you have a Facebook profile, you can register on our website to create a customer account or to register using the social plugin "Facebook Connect" of the social network Facebook, which is operated by Facebook Inc., 1 Hacker Way, Menlo Park, CA 94025, USA ("Facebook"), within the framework of the so-called Single Sign On technology. You can recognize the social plugins of "Facebook Connect" on our website by the blue button with the Facebook logo and the inscription "Log in with Facebook" or "Connect with Facebook" or "Log in with Facebook" or "Sign in with Facebook".

If you call up a page of our website that contains such a plugin, your browser establishes a direct connection to the Facebook servers. The content of the plugin is transmitted directly from Facebook to your browser and integrated into the page. Through this integration, Facebook receives the information that your browser has called the corresponding page of our website, even if you do not have a Facebook profile or are not logged in to Facebook. This information (including your IP address) is transmitted directly from your browser to a Facebook server in the USA and stored there. These data processing operations are carried out in accordance with Art. 6 Para. 1 lit. f DSGVO on the basis of Facebook's legitimate interest in the insertion of personalised advertising on the basis of surfing behaviour.

By using this "Facebook Connect" button on our website, you can also log in or register on our website using your Facebook user data. Only if you give your express consent in accordance with Art. 6 Para. 1 lit. a DSGVO prior to the registration process on the basis of a corresponding note on the exchange of data with Facebook, will we receive the general and publicly accessible information stored in your profile when using the Facebook "Facebook Connect" button on Facebook, depending on your personal data protection settings on Facebook. This information includes user ID, name, profile picture, age and gender.

We would like to point out that after changes have been made to Facebook's data protection conditions and terms of use, your profile pictures, the user IDs of your friends and the friends list may also be transferred if they have been marked as "public" in your Facebook privacy settings. The data transmitted by Facebook will be stored and processed by us for the creation of a user account with the necessary data, if this has been approved by you on Facebook (title, first name, surname, address data, country, e-mail address, date of birth). Conversely, data (e.g. information about your surfing behaviour) can be transferred to your Facebook profile by us on the basis of your consent.

The consent given can be revoked at any time by sending a message to the person responsible named at the beginning of this declaration.

Facebook Inc., headquartered in the USA, is certified for the u.s. Privacy Shield Agreement, which ensures compliance with the data protection level applicable in the EU.

The purpose and scope of the data collection and the further processing and use of the data by Facebook as well as your related rights and setting options to protect your privacy can be found in Facebook's data protection information: <http://www.facebook.com/policy.php>

If you do not want Facebook to associate the data collected through our website directly with your Facebook profile, you must log out of Facebook before visiting our website. You can also completely prevent the loading of Facebook plugins with add-ons for your browser, e.g. with "Adblock Plus" (<https://adblockplus.org/de/>).

7) Use of your data for direct marketing purposes

7.1 Registration for our e-mail newsletter

If you subscribe to our e-mail newsletter, we will regularly send you information about our offers. Your e-mail address is the only mandatory information for sending the newsletter. The provision of any further data is voluntary and will be used to address you personally. We use the so-called double opt-in procedure to send the newsletter. This means that we will only send you an e-mail newsletter after you have expressly confirmed that you agree to receive the newsletter. We will then send you a confirmation e-mail asking you to click on a link to confirm that you wish to receive our newsletter in the future.

By activating the confirmation link, you consent to the use of your personal data in accordance with Art. 6 para. 1 lit. a DSGVO. When you register for the newsletter, we store your IP address entered by the Internet Service Provider (ISP) as well as the date and time of registration in order to be able to track any possible misuse of your e-mail address at a later point in time. The data collected by us when registering for the newsletter will be used exclusively for the purposes of advertising by way of the newsletter. You can unsubscribe from the newsletter at any time via the link provided for this purpose in the newsletter or by sending a corresponding message to the responsible person named at the beginning. After you have unsubscribed, your e-mail address will be immediately deleted from our newsletter distribution list unless you have expressly consented to the further use of your data or unless we reserve the right to make further use of your data, which is permitted by law and about which we inform you in this declaration.

7.2 Newsletter dispatch via MailChimp

Our e-mail newsletters are sent via the technical service provider The Rocket Science Group, LLC d/b/a MailChimp, 675 Ponce de Leon Ave NE, Suite 5000,

Atlanta, GA 30308, USA (<https://mailchimp.com>), to whom we forward the data you provided when registering for the newsletter. This disclosure is made in accordance with Art. 6 Para. 1 lit. f DSGVO and serves our legitimate interest in the use of an effective, secure and user-friendly newsletter system. Please note that your data is usually transferred to a MailChimp server in the USA and stored there.

MailChimp uses this information for the dispatch and statistical evaluation of the newsletter on our behalf. For evaluation purposes, the e-mails sent contain so-called web beacons or tracking pixels, which represent one-pixel image files stored on our website. In this way it can be determined whether a newsletter message has been opened and which links have been clicked. Mailchimp uses web beacons to automatically generate general, non-personal statistics about the response behaviour to newsletter campaigns. On the basis of our justified interest in the statistical evaluation of the newsletter campaigns for the optimisation of advertising communication and the better orientation towards recipient interests, the web beacons pursuant to Art. 6 Para. 1 lit. f. DSGVO, but also data of the respective newsletter recipient (e-mail address, time of retrieval, IP address, browser type and operating system) and used. This data allows individual conclusions to be drawn about the newsletter recipient and is processed by Mailchimp to automatically generate statistics that show whether a particular recipient has opened a newsletter message.

If you wish to deactivate data analysis for statistical evaluation purposes, you must unsubscribe from the newsletter.

According to Art. 6 para. 1 lit. f DSGVO, MailChimp may also use this data itself for its own legitimate interest in designing and optimizing the service to meet its needs and for market research purposes in order to determine, for example, from which countries the recipients come. However, MailChimp does not use the data of our newsletter recipients to write to them or pass them on to third parties.

In order to protect your data in the USA, we have concluded a data processing agreement with MailChimp based on the standard contractual clauses of the European Commission to enable the transfer of your personal data to MailChimp. This data processing agreement can be viewed at the following Internet address if interested: <https://mailchimp.com/legal/forms/data-processing-agreement/>

In addition, MailChimp is certified under the us European data protection agreement "Privacy Shield" and is thus committed to complying with EU data protection regulations.

The privacy policy of MailChimp can be viewed here: <https://mailchimp.com/legal/privacy/>

8) Use of Social Media: Social Plugins

Facebook plugins with 2-click solution

Our website uses so-called social plugins ("plugins") of the social network Facebook, which is operated by Facebook Inc., 1 Hacker Way, Menlo Park, CA 94025, USA ("Facebook").

In order to increase the protection of your data when you visit our website, the plugins are initially integrated into the page deactivated by means of a so-called "2-click" solution. Deactivated plugins can be recognized by their gray background. This integration ensures that when a page of our website containing such plugins is accessed, no connection to the Facebook servers is established. Your browser only establishes a direct connection to the Facebook servers when you activate the plugins and thus give your consent to the data transfer in accordance with Art. 6 Para. 1 lit. a DSGVO. The content of the respective plugin is transmitted directly to your browser and integrated into the page. The plugin then transmits data (including your IP address) to Facebook. We have no influence on the amount of data that Facebook collects with the help of the plugins. To the best of our knowledge, Facebook receives information about which of our websites you have currently and previously visited. By integrating the plugins, Facebook also receives the information that your browser has called the corresponding page of our website if you do not have a profile on Facebook or are not currently logged in. The information collected (including your IP address) is transmitted directly from your browser to a Facebook server in the USA and stored there. When you interact with the plugins, the corresponding information is also transmitted directly to a Facebook server and stored there. The information is also published on Facebook and displayed to your contacts.

You can revoke your consent at any time by deactivating the activated plugin by clicking again. However, the revocation has no effect on the data that has already been transferred to Facebook.

Facebook Inc., headquartered in the USA, is certified for the u.s. Privacy Shield Agreement, which ensures compliance with the data protection level applicable in the EU.

The purpose and scope of the data collection and the further processing and use of the data by Facebook as well as your related rights and setting options for the protection of your privacy can be found in Facebook's data protection information: <https://www.facebook.com/policy.php>

9) Web analytics services

Google (Universal) Analytics

- Google Analytics

This website uses Google Analytics, a web analytics service provided by Google LLC, 1600 Amphitheatre Parkway, Mountain View, CA 94043, USA ("Google"). Google Analytics uses "cookies", which are text files placed on your computer, to help the website analyze how users use the site. The information generated by the cookie about your use of this website (including your abbreviated IP address) will generally be transmitted to and stored by Google on servers in the United States.

This website uses Google Analytics exclusively with the extension "_anonymizeIp()", which ensures an anonymization of the IP address by shortening and excludes a direct personal reference. By the extension your IP address will be shortened by Google within member states of the European Union or in other contracting states of the Agreement on the European Economic Area before. Only in exceptional cases is the full IP address transmitted to a Google server in the USA and shortened there. In these exceptional cases, this processing takes place in accordance with Art. 6 Para. 1 lit. f DSGVO on the basis of our legitimate interest in the statistical analysis of user behaviour for optimisation and marketing purposes.

On our behalf, Google will use this information to evaluate your use of the website, to compile reports on website activity and to provide us with other services relating to website activity and Internet usage. The IP address transmitted by your browser as part of Google Analytics is not combined with other data from Google.

You may refuse the use of cookies by selecting the appropriate settings on your browser, however please note that if you do this you may not be able to use the full functionality of this website. You can also prevent Google from collecting the data generated by the cookie and related to your use of the website (including your IP address) as well as Google from processing this data by downloading and installing the browser plug-in available under the following link:

<https://tools.google.com/dlpage/gaoptout?hl=> Proudly Presents

As an alternative to the browser plug-in or within browsers on mobile devices, please click the following link to set an opt-out cookie that will prevent Google Analytics from collecting cookies from this site in the future (this opt-out cookie only works in this browser and only for this domain, delete your cookies in this browser, you must click this link again): [Disable Google Analytics](javascript:gaOptout())

Google LLC, headquartered in the USA, is certified for the us-European privacy agreement "Privacy Shield", which ensures compliance with the data protection level applicable in the EU.

For more information on how Google Analytics uses user data, please refer to Google's privacy policy: <https://support.google.com/analytics/answer/6004245?hl=en>

10) Rights of the data subject

10.1 The applicable data protection law grants you comprehensive data subject rights (information and intervention rights) vis-à-vis the person responsible with regard to the processing of your personal data, about which we will inform you below:

- Right of access pursuant to Art. 15 DSGVO: In particular, you have a right of access to your personal data processed by us, the processing purposes, the categories of personal data processed, the recipients or categories of recipients to whom your data have been or will be disclosed, the planned storage period or the planned storage period. the criteria for determining the storage period, the existence of a right to rectification, deletion, restriction of processing, objection to processing, complaint to a supervisory authority, the origin of your data if it has not been collected by us from you, the existence of automated decision-making including profiling and, where applicable, meaningful information on the logic involved and the scope and desired effects of such processing concerning you, as well as your right to be informed of the guarantees pursuant to Art. 46 DSGVO in the event of transfer of your data to third countries;

- Right of rectification according to art. 16 DSGVO: You have the right of immediate rectification of incorrect data concerning you and/or completion of incomplete data stored by us;

- Right to deletion pursuant to Art. 17 DSGVO: You have the right to demand the deletion of your personal data if the requirements of Art. 17 para. 1 DSGVO are met. However, this right shall not apply in particular if the processing is necessary for the exercise of the right to freedom of expression and information, for the fulfilment of a legal obligation, for reasons of public interest or for the assertion, exercise or defence of legal claims;

- Right to limitation of processing pursuant to Art. 18 DSGVO: You have the right to demand limitation of processing of your personal data as long as the correctness of your data is verified, which you dispute, if you refuse to delete your data due to inadmissible data processing and instead demand limitation of processing of your data, if you need your data to assert, exercise or defend legal claims, after we no longer need this data after achieving the purpose, or if you have lodged an objection due to your particular situation, as long as it is not yet clear whether our legitimate reasons prevail;

- Right to information pursuant to Art. 19 DSGVO: If you have exercised your right to rectify, cancel or limit the processing of your personal data against the controller, the latter is obliged to notify all recipients to whom the personal data concerning you have been disclosed of such rectification, cancellation or limitation, unless this proves impossible or involves a disproportionate effort. They shall have the right to be informed of such recipients.

- Right to data transfer in accordance with Art. 20 DSGVO: You have the right to receive your personal data which you have provided to us in a structured, common and machine-readable format or to request the transfer to another responsible person as far as this is technically feasible;
- Right to revoke consent granted pursuant to Art. 7 (3) DSGVO: You have the right to revoke consent once granted for the processing of data at any time with effect for the future. In the event of revocation, we will immediately delete the data concerned, unless further processing can be based on a legal basis for processing without consent. The revocation of the consent does not affect the lawfulness of the processing carried out on the basis of the consent up to the revocation;
- Right to appeal pursuant to Art. 77 DSGVO: If you believe that the processing of your personal data is in breach of the DSGVO, you have the right to complain to a supervisory authority, in particular in the Member State in which you are located, at your place of work or at the place where the alleged infringement is alleged, without prejudice to any other administrative or judicial remedy.

10.2 RIGHT OF OBJECTION

IF WE PROCESS YOUR PERSONAL DATA AS PART OF A WEIGHING OF INTERESTS ON THE BASIS OF OUR PREDOMINANTLY LEGITIMATE INTEREST, YOU HAVE THE RIGHT AT ANY TIME TO OBJECT TO SUCH PROCESSING WITH EFFECT FOR THE FUTURE FOR REASONS ARISING FROM YOUR PARTICULAR SITUATION.

IF YOU MAKE USE OF YOUR RIGHT OF OBJECTION, WE WILL STOP PROCESSING THE DATA CONCERNED. HOWEVER, WE RESERVE THE RIGHT TO FURTHER PROCESSING IF WE CAN PROVE COMPELLING GROUNDS FOR PROCESSING WORTHY OF PROTECTION WHICH OUTWEIGH THEIR INTERESTS, FUNDAMENTAL RIGHTS AND FREEDOMS, OR IF THE PROCESSING SERVES THE ASSERTION, EXERCISE OR DEFENCE OF LEGAL CLAIMS.

IF YOUR PERSONAL DATA IS PROCESSED BY US IN ORDER TO CONDUCT DIRECT ADVERTISING, YOU HAVE THE RIGHT TO OBJECT AT ANY TIME TO THE PROCESSING OF YOUR PERSONAL DATA FOR THE PURPOSE OF SUCH ADVERTISING. YOU CAN EXERCISE THE OBJECTION AS DESCRIBED ABOVE.

IF YOU MAKE USE OF YOUR RIGHT OF OBJECTION, WE WILL STOP PROCESSING THE DATA CONCERNED FOR DIRECT ADVERTISING PURPOSES.

11) Duration of storage of personal data

The duration of the storage of personal data is determined by the respective legal retention period (e.g. commercial and tax retention periods). After expiry of this period, the corresponding data will be routinely deleted if they are no longer required for contract fulfilment or contract initiation and/or if we do not continue to have a justified interest in further storage.