



## Terms and Conditions

### 1. Accessing this website

These terms and conditions apply to your use of the Numbrs Website (the **Numbrs Website**). By reading these you are complying to the terms of the Numbrs Website. If you do not agree with these terms please do not use the Numbrs Website.

### 2. Information about us

The Numbrs Website is operated by Numbrs Personal Finance AG. Our registered office is Neuhofstrasse 12, 6340 Baar, Switzerland and our company is registered in Zurich under entry CH-422.744.016. Numbrs Personal Finance AG provides the Numbrs App. This service is subject to separate terms and conditions, for more information and to view the terms and conditions for the Numbrs App please click [here](#).

The terms “**us**” or “**we**” refer to Numbrs Personal Finance AG, the owner of the Numbrs Website. The term “**you**” refers to the user or viewer of the Numbrs Website.

### 3. Disclaimer

The contents of the Numbrs Website is for information only and we make no representations, warranties, or guarantees that the content is accurate and up to date. We provide no guarantee that use of the Numbrs Website will be uninterrupted or error-free.

### 4. Data Protection & Cookies

You can read how we use your personal information in our [Privacy Policy](#), which form part of these terms and conditions. Our privacy policy sets out the terms on which we process any personal data we collect from you, or that you provide to us.

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## **5. Links to other websites**

Links to other websites where they appear on the Numbrs Website from time to time are included without ownership of the content, and are provided for information purposes only. Numbrs Personal Finance AG is not responsible for the content of external websites. We recommend you review the linked websites' privacy policy.

## **6. Intellectual Property**

The contents of the Numbrs Website is subject to copyright. This material includes, but is not limited to, the design, layout, look, appearance and graphics. The Numbrs Website contains material which is owned by or licensed to us. Reproduction of it for commercial purposes is prohibited. Numbrs are brands of Numbrs Personal Finance AG. All trademarks reproduced in this website are the property of Numbrs Personal Finance AG.

## **7. Changes to the Numbrs Website terms and conditions**

We may change the terms from time to time for any of the following reasons:

- to make any changes required by law, regulation, industry codes of practice or decision of a court or regulator;
- where the changes are helpful to you (including making these terms clearer or correcting any mistakes);
- where we are adding new services or making changes to the technology we use to provide the Numbrs Website.

As these Terms have no expiry date and we hope that you will use the Numbrs Website for a long time into the future, we may need to change these terms or the Numbrs Website where we have a good reason that isn't listed above.

## **8. Changes to the Numbrs Website**

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We may change the Numbrs Website and its contents from time to time, please check the Numbrs Website to take note of any changes made.

## **9. Virus, malware and security**

You must not transfer or try to transfer viruses, trojans, worms or other malicious code, hack or manipulate the Numbrs Website or try to do so, bypass security features of the Numbrs Website or impair or interfere with the performance or functionality of the Numbrs Website. If you breach these provisions, Numbrs Personal Finance AG is entitled to report you to the relevant law enforcement authority.

## **10. Liability**

If you are a consumer (which means that you are using the Numbrs Website for personal purposes), and we fail to comply with these terms, we are responsible for loss or damage you suffer that is a foreseeable result of our breach of these terms or our negligence, but we are not responsible for any loss or damage that is not foreseeable. Loss or damage is foreseeable if it was an obvious consequence of our breach or if it was contemplated by you and us at the time you agreed to be bound by these terms.

We do not exclude or limit in any way our liability to you where it would be unlawful to do so. Nothing in these terms and conditions excludes or limits either ours or your liability for death or personal injury caused by negligence or for fraud or fraudulent misrepresentation, or any other liability that cannot be excluded or limited by law.

## **11. Alternative Dispute Resolution**

If you are a consumer (which means that you are using the Numbrs Website for personal purposes), and you make a complaint to us in relation to these terms of use and that

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complaint remains unresolved as between you and us after you have exhausted our internal complaint process, we will write to you with the name and web address of a certified ADR provider, who is listed on the [Chartered Trading Standards Institute website](#) and who is able to assist in resolving disputes relating to the terms of use of our site.

When we provide you with the details of a certified ADR provider, we will confirm to you whether we are willing to use ADR to resolve your complaint.

## **12. Law and jurisdiction**

If you are a consumer (which means that you are using the Numbrs Website for personal purposes), these terms are governed by and interpreted in accordance with the law of your country of residence.

## **13. Contact us**

Please feel free to contact us with queries, requests, or comments you may have about our terms. We welcome any communication via the email address supplied here: [info@numbrs.com](mailto:info@numbrs.com). For any complaints regarding these terms or the Numbrs Website, you can contact our support team at [support@numbrs.com](mailto:support@numbrs.com).

These Terms were last updated on June 1st, 2021.