

Information on data protection from Porsche Financial Services Schweiz AG

Porsche Financial Services Schweiz AG (hereinafter referred to as "**Porsche Financial Services**") appreciates your interest in our products. Your privacy is an important concern for us. We take the protection of your personal data (including personal data) and its confidential treatment very seriously.

Your personal data is processed exclusively within the framework of the applicable data protection regulations, in particular the Federal Act on Data Protection ("**DSG**") and the General Data Protection Regulation ("**GDPR**") of the European Union ("**EU**"). The extent to which these laws are applicable depends on the individual case. With this data protection information, we inform you about the type, scope and purpose of data collection at Porsche Financial Services and how we handle this data. You will also find out what rights you have in relation to the processing of your data.

1. Controller and contact details

Unless otherwise stated, Porsche Financial Services is responsible for data processing within the meaning of data protection regulations.

Please send data protection concerns to:

Porsche Financial Services Schweiz AG
Legal & Compliance
Blegistrasse 7
6343 Rotkreuz
Switzerland

or by email to: pfs-datenschutz@porsche.ch

2. Object of data protection

The object of data protection is the protection of personal data. Personal data refers to any information relating to an identified or identifiable natural person (data subject). This includes information such as name, postal address, email address or telephone number, but also other information that arises in the context of the use of our offers.

3. Purposes and lawfulness of data processing

Below you will find an overview of the purposes and legal bases of data processing within the scope of our product range and the associated purposes. In any case, we process personal data in accordance with the legal requirements, even if in individual cases a legal basis other than that specified below should be relevant.

The provision of personal data by you may be prescribed by law or contract and may be necessary to conclude a contract. We will inform you separately if you are obliged to provide personal data and the possible consequences of not providing it (e.g. a loss of claims or our notification that we cannot provide the requested service without the provision of certain information).

We use the personal data collected by us for the conclusion, execution and termination of leasing contracts or as part of the review of the leasing application, for the brokerage of insurance and for related purposes and to

comply with our legal obligations. In addition, we also process personal data within the scope of our legitimate interest.

Information on services offered by other group companies of Dr. Ing. h.c. F. Porsche AG, our cooperation partners and credit agencies can be found in the respective data privacy policies of these services or cooperation partners.

We always process your data for a specific purpose and only to the extent necessary to fulfill this purpose. Your data is processed on the basis of the following legal bases:

- You have given your consent (Article 6(1) (a) GDPR);
- The processing is necessary for the performance of a contract to which you are party or in order to take steps at your request prior to entering into a contract (Article 6(1) (b) GDPR);
- Processing is necessary for compliance with a legal obligation to which Porsche Financial is subject (Article 6(1)(c) GDPR);
and / or
- Processing is necessary for the purposes of the legitimate interests pursued by Porsche Financial Services or by a third party, except where such interests are overridden by your interests or fundamental rights and freedoms which require protection of personal data (Article 6(1)(f) GDPR).

Insofar as we process your personal data for a purpose other than that for which the data was collected, without corresponding consent or a compelling legal basis, we take into account the compatibility of the original and the now pursued purpose, the type of personal data, the possible consequences of further processing for you and the guarantees for the protection of personal data in accordance with Article 6(4) GDPR and Article 6(3) DSG.

3.1 Our services - categories of data processed

We process your data in accordance with the principles of data avoidance and data minimization only to the extent that this is necessary, we are permitted to do so on the basis of applicable legal requirements or we are legally obliged to do so or you have given your consent.

General data from the business relationship

We process data that you make available to us in the context of brokerage and support activities as well as contract initiation and conclusion. Which data is processed in detail depends largely on the services you have applied for or that have been agreed with you. Relevant data is usually:

- Master data (in particular first and last name, date of birth)
- Contact data (in particular address, telephone number, email addresses)
- Communication data (e.g. data from postal, electronic and telephone communication)
- Bank details (e.g. bank name, IBAN/BIC, account holder)
- Contract data (e.g. start and end of contract, term, conditions, purposes of use and persons authorized to drive, if applicable)

- Identification data (data contained in identity card or other identification documents presented) and other data for the prevention of money laundering and fraud (e.g. data on politically exposed persons or beneficial owners)
- Driver's license data
- Biometric signature data (coordinates, pressure, timing incl. time of entry)
- Income and financial circumstances, including the origin of assets (e.g. income, expenses, home ownership)
- Information on personal circumstances (e.g. occupation, employer, marital status, maintenance obligations, health insurance)
- Insurance and claims settlement data (e.g. liability or comprehensive damage, theft)
- Investigation data (e.g. official inquiries regarding parking tickets, fines, fees)
- Corporate client data (e.g. business results, shareholdings, authorized signatories) in the case of corporate clients and, where applicable, other data related to the fulfillment of the respective business relationship.

Data from other sources

Subject to compliance with the legal requirements, information about your person may also be requested from third-party sources (e.g. data from credit agencies, sanctions/money laundering/terrorism financing databases, data from debtor directories, land registers, commercial and association registers, the press, media or other public bodies as well as data from address research companies and debt collection agencies) for the purposes of address research, credit checks, debt collection or risk management. In particular, these are service providers such as CRIF and IKO/ZEK as well as the sanctions lists SECO, CFSP, EURUDU EU, EURUKM EU and OFAC.

We also receive other data from third parties (in particular from dealers) such as vehicle data (e.g. vehicle identification number, license plate number, condition information). If the vehicle cannot be located in any other way, it is possible to have the service provider determine its location using the GPS tracking device in order to enforce our claim for the return of the vehicle in the event of theft or misappropriation.

4. Data security

We take appropriate technical and organizational security precautions to protect your personal data from unauthorized access and misuse.

5. Duties to provide data

In the context of our business relationship, you only need to provide the personal data that (i) is necessary for the performance of a contract or for the implementation of pre-contractual measures, (ii) we are legally obliged to collect or (iii) is necessary to protect the legitimate interests of Porsche Financial Services. If you do not provide us with the relevant data, we may not be able to provide certain services. If the processing of your data is not absolutely necessary for the conclusion and performance of the contract, your information is provided on a voluntary basis and is marked accordingly as voluntary information.

6. Recipients of the personal data

Within Porsche Financial Services, only those departments that require your personal data for the purposes stated in each case will have access to it. We only pass on your personal data to external recipients if we have legal permission to do so or if we have your consent. Below you will find an overview of the corresponding recipients:

Data transfer to the responsible dealer and other companies or divisions of the Porsche Group - joint responsibility or commissioned processing

The dealer looking after you will receive your data as an intermediary and/or contact person for the performance of the contract and, if necessary, for the implementation of any warranty claims. The dealer receives all the information required to provide you with the necessary support and advice. The dealer acts as a processor.

Companies or divisions of the Porsche Group perform certain data processing tasks for affiliated companies centrally as part of a joint responsibility or as processors (such as the provision of IT services) on behalf of Porsche Financial Services. If you conclude contracts with us, certain data may be transmitted within the Porsche Group for internal administrative purposes (e.g. for the central administration of address data, for telephone customer service, for contract and service processing, for receivables management, for joint mail processing or internal auditing) and processed centrally by a Porsche Group company.

Furthermore, data (e.g. vehicle identification numbers) may be forwarded to Dr. Ing. h.c. F. Porsche AG for Group accounting purposes under international accounting regulations or data may be forwarded to Porsche Schweiz AG for the subsidization of contracts.

Data transfer to other processors

Porsche Financial Services uses a number of other external service providers to support the provision of the services and purposes listed, which are commissioned on behalf of Porsche Financial Services in accordance with the strict requirements of data protection law. Service providers used by us and acting on our behalf are, for example, IT service providers and other business partners and auxiliary persons (e.g. call centers, marketing agencies, credit checks).

Data transfer to other data controllers

In addition, we may pass on your data to the following categories of recipients, who act as data controllers under data protection law, insofar as this is necessary to achieve the purposes described above:

- Cooperation and other business partners (e.g. consulting service providers, lawyers, tax advisors, auditors and other external auditors, debt collection agencies, security providers, address research providers, experts, appraisers, financing banks and refinancing partners, credit agencies, insurance companies),
- Authorities within the scope of their jurisdiction (e.g. tax office, police, public prosecutor's office, courts, financial supervisory authorities, fine offices),
- Other responsible third parties.

Such transfer then takes place on the basis of the fulfillment of legal obligations (Article 6(1) (c) GDPR) or a balancing of interests (Article 6(1) (f) GDPR).

7. Data disclosure

If necessary for the provision of services, personal data will be transmitted to the recipients within Switzerland, the EU and the UK named in section 6. In rare cases, data may be accessed from other countries (worldwide).

If data is transferred to bodies whose registered office or place of data processing is not located in Switzerland, a member state of the European Union, the UK or another signatory state to the Agreement on the European Economic Area or a state for which an adequate level of data protection has been established by a decision of the European Commission or a decision of the Federal Council, we will ensure, as required by law, that the data transfer is either covered by a legal authorization, guarantees for an adequate level of data protection exist in relation to the data transfer (e.g. by agreement of contractual guarantees, officially recognized regulations or binding internal data protection regulations at the recipient) or you have given your consent to the transfer.

If data is transferred on the basis of Article 46, 47 or 49 (1) subparagraph 2 GDPR, you can obtain a copy of the of for the existence of an adequate level of data protection in relation to the data transfer or a reference to the availability of a copy of the guarantees from us. Please use the information in section 1 for this purpose.

8. Additional processing: Customer and prospective customer support

In the following, we would like to provide you with further data protection information on the implementation of customer and prospective customer support at Porsche. The measures serve to ensure customer and interested party-oriented support.

Joint customer and prospective customer support at Porsche

The measures within the scope of customer and prospective customer support (in particular service and support, implementation of legal requirements, needs analyses, individual support via the desired communication channels) are generally not carried out by the controller alone. In addition to the responsible Porsche Center, Porsche Schweiz AG as importer, Dr. Ing. h.c. F. Porsche AG as manufacturer and its affiliated companies in the areas of financial and mobility services, digital services and lifestyle products are also involved in customer and prospective customer support under the Porsche brand.

By using a central platform, we avoid a situation in which information about your products, contact details and interests is not available from your contact at Porsche and you may therefore have to be referred to another participating company first. By exchanging and comparing data, we ensure that you receive the best possible support and advice. It goes without saying that only the companies involved and that need it for operational purposes have access to your data.

Joint customer and prospect management can lead to joint responsibility in certain cases. For this reason, the companies involved have laid down in an agreement in accordance with Article 26 GDPR how the respective tasks and responsibilities for the processing of personal data are structured and who fulfills which data protection obligations. In particular, it was determined how an appropriate level of security can be achieved and how your data subject rights and data protection information obligations can be guaranteed. Porsche Schweiz AG (Blegistrasse 7, 6343 Risch-Rotkreuz, <https://www.porsche.com/swiss/de/privacy/>) is available to you as a central contact alongside the other companies involved.

Individual customer and prospect support

If you have given your voluntary consent to individual customer and prospective customer support, contact data, support and contract data, service information and data on interests, vehicles and services used will be used by the companies involved in joint customer and prospective customer support in order to send you personally tailored information and offers on vehicles, services and other Porsche products, invitations to events and surveys on satisfaction and expectations via the desired communication channels and to create an individual customer profile.

The specific data used for this purpose depends on the data collected on the basis of orders and consultations or provided by you. If appropriate approvals have been granted, other data sources (data from the vehicle or for online use) may also be included. You will receive more detailed information on merging the data when the corresponding release is issued.

In order to offer an inspiring brand and customer care experience with Porsche and to make communication and interaction as personal and relevant as possible, the aforementioned data is used for needs analyses and customer segmentation. On this basis, the participating companies can determine affinities, preferences and customer potential, for example, as part of individual customer and prospective customer support. Examples of such measures to individualize support are key figures on your probable product interests and your satisfaction. This personal evaluation and allocation in a customer profile only takes place if you have given your voluntary consent to individual customer and prospective customer support. Without your consent, we will only use the aforementioned data in the context of customer and prospective customer support to carry out general evaluations based on the aggregated data of customers and prospective customers in order to optimize our offers and systems and to align them with overarching interests. Please note that your data may also be analyzed beyond the scope of customer and prospective customer support; this is done on the basis of your specific consent or another legal basis.

When we send e-mails for individual customer and prospect support, we may use standard market technologies such as tracking pixels or click-through links. This allows us to analyze which and how many emails are delivered and/or rejected and/or opened. The latter is done in particular via tracking pixels. It is not possible to fully measure the opening rate of our emails using tracking pixels if you have deactivated the display of images in your email program. In this case, the e-mail will not be displayed in full. However, it is still possible for us to track whether an e-mail has been opened if you click on text or graphic links in the e-mail. By using click-through links, we can analyze which links in our emails are clicked on and deduce what interest there is in certain topics. When you click on the corresponding link, you will be guided via our separate analysis server before the target page is called up.

Based on the analysis results, we can make e-mails more relevant to individual customer and prospect support, send them in a more targeted manner or prevent them from being sent.

9. Profiling and automated decision-making, risk assessments

Data exchange with credit agencies and scoring/rating

We process all data necessary to carry out credit checks on contractual partners (including personally liable partners). This includes the information that you provide to us by means of self-disclosure and which you can

prove with supporting documents. Depending on the product, information about your income and assets, including the origin of assets, as well as information about your personal circumstances (e.g. marital status, maintenance obligations, professional status) is collected and processed. Subject to compliance with the legal requirements, information about your person may also be requested from third-party sources for the purpose of credit checks.

As part of the assessment of your creditworthiness, we use a scoring procedure, among other things. This is based on a mathematically and statistically recognized and proven procedure. The calculated score values help us to make decisions when concluding contracts and are included in ongoing risk management. This determines the probability that you will not be able to service the installments in the future (so-called probability of default). Application, self-disclosure and behavioral data as well as external creditworthiness information from renowned service providers (e.g. ZEK/IKO, CRIF, SCHUFA) are included in the calculation. This includes, for example, income and financial circumstances, professional (e.g. length of employment) and personal circumstances (e.g. number of people in the household), your payment history or our experience from previous business relationships as well as information from credit reference agencies. Your data will then be transmitted on the basis of the legal requirements described here.

In the case of corporate customers, further data is taken into account in the scoring process depending on the legal form (e.g. sector, company age, business results). In addition, a rating is carried out for corporate customers above a certain business volume, which also takes into account the current business figures in the form of annual financial statements and business evaluations. In this case, the rating is used in addition to our own experience of your payment behavior and the information from the credit agencies when making the credit decision. The aforementioned information is processed in the credit check process.

Automated decision-making

When processing inquiries from existing customers, in particular when checking and evaluating your creditworthiness documents, we make use of automated decision-making to a certain extent in order to be able to make a fair and responsible decision. For this purpose, we use the information that you provide to us by means of self-disclosure and, if necessary, provide evidence, external creditworthiness information from renowned service providers (e.g. ZEK/IKO, CRIF, SCHUFA) as well as information about your previous payment history. We regularly review the methods used to assess creditworthiness to ensure that they are fair, effective and independent.

We currently only carry out fully automated decision-making in the event of an indicative assessment of a positive decision on your request. If the automated indicative assessment is rather negative, a manual check and decision will be made if you request this. Please note that due to the non-exclusively automated decision-making in the context of the rejection of your request, your right to review the rejected request in accordance with Article 22(3) GDPR and Article 21 DSG does not apply.

If you wish to exercise your rights under Article 22(3) GDPR (right to obtain human intervention, the right to express your own point of view and the right to challenge the decision) and Article 21(2) DSG with regard to your exclusively automated authorized request, please contact the controller at pfs-datenschutz@porsche.ch.

Risk Assessments and Model Improvement

The data referred to in Section 9 above may also be processed for the development, validation and improvement of our risk and creditworthiness models. Such processing serves to ensure an efficient, appropriate and fair assessment of credit and leasing applications. Accordingly, the processing is in the legitimate interests of Porsche Financial Services in achieving the most accurate possible estimation of default probabilities and in continuously improving its internal risk management, as well as in the interests of existing customers and prospective applicants in reliable and efficient decision-making processes.

The processing activities are limited to what is necessary for these purposes and, where possible and appropriate, the data is processed in a pseudonymised form. The further development of the models does not in itself result in an automated individual decision; the relevant assessment and decision-making process remains the specific review process described above.

10. Storage period, deletion

If we have legal permission to do so, we will only store your personal data for as long as necessary to achieve the purposes pursued or as long as you have not withdrawn your consent. In the event of an objection to processing, we will delete your personal data unless further processing is still permitted under the statutory provisions. We will also delete your personal data if we are obliged to do so for other legal reasons. Applying these general principles, we usually delete your personal data immediately

- after the legal basis ceases to apply and provided that no other legal basis (e.g. retention periods under commercial and tax law) applies. If the latter is the case, we will delete the data once the other legal basis no longer applies;
- if your personal data is no longer required for the purposes pursued by us and no other legal basis (e.g. retention periods under commercial and tax law) applies. If the latter is the case, we will delete the data once the other legal basis no longer applies.

11. Rights of the data subject

As a data subject, you are entitled to the following data protection rights within the framework of the statutory provisions:

Right of access: You have the right to obtain information from us about the personal data concerning you that we hold.

Right to rectification and erasure: You have the right to obtain from us the rectification of inaccurate personal data concerning you and – insofar as the statutory requirements are met – erasure of your data.

Right to restriction of processing: You have the right – insofar as the statutory requirements are met – to obtain from us restriction of the processing of your data.

Right to data portability: If you have provided data to us on the basis of a contract or based on consent, you have the right – insofar as the statutory requirements are met – to obtain the data provided by you in a structured, commonly used and machine-readable format or to have your data transmitted to another controller.

Right to object: You have the right to object, on grounds relating to your particular situation, at any time to processing of personal data concerning you on the legal grounds of legitimate interest. If you exercise your right to object, we will stop processing, unless we are able to show compelling legitimate grounds for such processing which override your rights and interests.

Objection to direct marketing: If we process your personal data for the purpose of direct marketing, you have the right to object to data processing by us for this purpose at any time. If you exercise your right to object, we will cease processing for this purpose.

Please note, however, that we reserve the right to assert the restrictions provided for by law, for example if we are obliged to store or process certain data, have an overriding interest in doing so (insofar as we are entitled to invoke this) or require it for the assertion of claims.

Right to withdraw consent: You may withdraw any consent you have given to the processing of your data with effect for the future at any time. The lawfulness of the processing of your data shall remain unaffected until such time as you withdraw your consent to such processing.

Right to lodge a complaint with the supervisory authority: You also have the right to lodge a complaint with the responsible supervisory authority if you believe that the processing of your data violates applicable law. You can lodge such complaints by contacting the supervisory authority which is responsible for your place of residence, your country or for us.

Your contact with us and the exercise of your rights: You can also contact us free of charge if you have any questions about the processing of your personal data, your rights as a data subject and any consent you may have given. To exercise your rights and if you have any questions about data protection at Porsche Financial Services, please contact pfs-datenschutz@porsche.ch or by post to the address given above under point 1 of the complete data protection information. Please ensure that we are able to clearly identify you. When withdrawing your consent, you can alternatively choose the contact method you used when giving your consent.

12. Issued

The latest version of this information on data protection applies.

Issued: August 2026

Validity: August 1, 2026