

## Terms and Conditions of Use Swisscom Certification Service (Qualified and advanced electronic signatures)

Terms and Conditions of Use for use of the Swisscom certification service with advanced certificates for advanced electronic signatures (Swisscom certificate class "Saphir") and with qualified certificates for qualified electronic signatures (Swisscom certificate class "Diamant")

### 1 Scope of these Terms and Conditions of Use

These Terms and Conditions of Use shall apply in the relationship between you and Swisscom (Schweiz) AG, Alte Tiefenastrasse 6, Worblaufen, Switzerland, company ID CHE-101.654.423 (hereinafter "Swisscom") for your use of the Swisscom certification service with qualified and advanced certificates for qualified and advanced electronic signatures.

### 2 Swisscom's Services

#### 2.1 Certification service in general

For your certification services with qualified certificates, Swisscom is an accredited certification services provider in Switzerland pursuant to the Swiss Federal Act concerning certification services in the area of electronic signature (Electronic Signature Act, ZertES; SR 943.03) and is audited and supervised by the ZertES accreditation agency. For your certification services with advanced certificates, Swisscom provides certification services in accordance with internationally recognised technical standards.

In general, the certification service is provided in accordance with the Swisscom certificate policy in its then current version. This certificate policy - Certificate Policy (CP/CPS) for the issuance of "Diamant" (Diamond) class certificates (qualified) and "Saphir" (Sapphire) class certificates (advanced) - form an integral part of these Terms and Conditions of Use. You can view and download the document online at [https://www.swisscom.ch/en/business/enterprise/offer/security/digital\\_certificate\\_service.html](https://www.swisscom.ch/en/business/enterprise/offer/security/digital_certificate_service.html) (in the "CH" section).

As part of the certification service, Swisscom creates a digital certificate which includes personal information about you. Depending on the subscriber application, a distinction is made between certificates with a real name and certificates with a pseudonym (see section 7.3). Swisscom links this digital certificate with the file which you sign electronically (e.g. a PDF document of your bank). The electronic signature on the document is thereby assigned to you as an individual, just as if it were signed in your own hand, where the writing of the name on the document is assigned to the individual signing it. The result is that third parties can also rely on the electronic signature and on the information contained in the digital certificate.

In each case, depending on the type of signature offered by the subscriber application (see section 3 in this regard), a qualified electronic signature is created pursuant to Article 2 letter e of the Electronic Signature Act (ZertES; SR 943.03) or an advanced signature

is created. No other type of use of the qualified certificate is permitted in connection with the use of the certification service in accordance with these Terms and Conditions of Use ("limitation of use").

#### 2.2 Identity verification process and retention of the information

Swisscom or the registration authority appointed by Swisscom checks your identity in the identity verification process. For qualified electronic signatures, this is done by means of your passport, an identity card allowing travel to Switzerland or a certified, equivalent process in which personal presence can be waived.

Depending in each case on the actual organisation of the identity verification process, you may be requested in the verification process for advanced electronic signatures to also submit other documents than those required for qualified electronic signatures.

Based on your identify verification process for qualified electronic signatures, you may also create advanced electronic signatures in accordance with these Terms and Conditions of Use where the subscriber application used by you offers different types of signatures. However, not every identity verification process for advanced electronic signatures can also be used for the superior grade signature level of the qualified electronic signature.

Swisscom registers and files the personal information about you which is collected in the identity verification process in accordance with the applicable regulations. The handling of your data is described in section 6 of these Terms and Conditions of Use.

Swisscom also operates a directory service that is available to the public. The directory service makes it possible to check a person's identification status so that a person who has already been identified and registered does not have to go through the identification process again. Once the corresponding mobile phone number has been entered, the following data is verified and displayed: identified for advanced or qualified electronic signatures, authorisation to create signatures in accordance with Swiss and/or EU law, confirmed mobile phone number, Swisscom internal serial number of the identification and notification if the signature permission will expire soon (date).

#### 2.3 Issuance of certificate and keys, creation of signature

Swisscom creates the advanced or qualified certificate and the cryptographic pair of keys for the signing process on a special server (Hardware Security Module, HSM). The advanced or qualified certificate is a certificate which assigns to you the public key of the asymmetrical cryptographic pair of keys. You alone have the activation data which allows you to use the private key by using an authentication method associated with your identity (e.g. Mobile ID, an approved app - such

as the Mobile ID app - or the password/SMS authentication process), see also in this regard sections 3 and 4 of these Terms and Conditions of Use). As soon as you enter the activation data after being requested to do so, Swisscom creates the advanced or qualified electronic signature for you based on the certificate.

For each signing process Swisscom creates a new digital certificate (with a short validity period of 10 minutes) with a new pair of keys.

#### 2.4 Verification of the electronic signature

The Swisscom certification service allows the validity of the electronic signature to be validated. Third parties also (often referred to as the "relying party") can validate the validity of your electronic signature (e.g. for qualified electronic signatures on the website [www.validator.ch](http://www.validator.ch) or generally with the Adobe Systems Incorporated Adobe Acrobat programme). The information provided in section 5 of these Terms and Conditions of Use must be noted concerning the legal effects of the different electronic signatures.

#### 2.5 Availability

Swisscom shall endeavour to provide the certification service continuously. Swisscom shall not, however, be liable for ensuring that the signing service is constantly available, for any delay or blockage of the network system or for the availability of mobile services and internet connections. Swisscom may limit the availability temporarily if this is necessary, for example, with regard to capacity limits, or the safety or integrity of the servers, or to perform technical maintenance or repairs and this is for the purpose of providing the services properly or improving them (maintenance work). Swisscom shall endeavour in this process to take account of the interests of the users of the certification service. You can find the service's current availability status at:

<https://trustservices.swisscom.com/service-status/>

### 3 Preconditions of use

You have an adequate understanding of digital certificates and of qualified and advanced electronic signatures.

You use a device and log in to an internet portal or an application which allow the Swisscom certification service to be used (so-called "subscriber application"). For example, it may be your employer's accounting software or your bank's or insurance company's internet portal. The terms and conditions of the subscriber application used by you may result in limitations in the use of the certification service. In particular, the subscriber application used by you determines whether you can create advanced or qualified electronic signatures. The subscriber application also determines whether you go through a one-time identification process for each electronic signature (one-time signature), or whether you can create several electronic signatures for a certain period of time after the identification process. The linking of the subscriber application to the Swisscom certification service is the subject of a separate agreement.

You have a means of authentication that has been approved for expressing your consent to the electronic

signature (e.g. mobile phone). A password-SMS authentication, an approved app (such as the Mobile ID app) or other approved signature authorisation methods may be used for this purpose. The actual signature authorisation results from the connection of the subscriber application used by you.

If the signature is authorised through Mobile ID, then, in order to use the certification service, you must have a Mobile ID with a Swiss Mobile ID provider (e.g. Swisscom) or use the Mobile ID app after it has been initialised with your mobile phone number.

### 4 Your cooperation obligations

You undertake as part of the identity verification process to provide Swisscom and/or the registration authority with complete and true information.

When using passwords as specified for creating the electronic signature, you undertake not to use any data relating to your personal information (date of birth etc.). Any records made of the PIN and/or personal password in the authentication process must not be disclosed to any other person and must be kept securely and separate from your means of authentication (e.g. mobile phone) or encrypted and must be protected from access by third parties.

If you use the authentication process "password" in combination with a one-time password sent by SMS by Swisscom, you shall ensure that you always enter the required data on input screens of Swisscom systems. Further information about this can be found in [this document](#).

If, for instance, your mobile device, the SIM card or the personal password which you have to provide in the SMS authentication process has been stolen or if you know or suspect that another person has acquired knowledge of it (compromise), you must take the following actions:

- immediately forgo the creation of signatures and
- if necessary, change your login details (e.g. on the Mobile ID registration page, the Mobile ID app or password) and block your SIM card if applicable.

As soon as there are any changes to a device used for authentication (e.g. your mobile phone number or SIM card) or to your identity data, you shall inform your registration authority or Swisscom directly of these changes.

You undertake to take every reasonable and readily available opportunity to protect your device and your mobile phone used for authentication or signature from attacks and malware ("viruses", "worms", "Trojan horses" and the like), particularly through using software from an official source that is continually updated.

You undertake to check the electronic signatures after they have been created in accordance with section 2.4 of these Terms and Conditions of Use and to promptly report any discrepancies in the digital certificate to Swisscom.

## 5 Legal effects of the electronic signature

The certification service in accordance with these Terms and Conditions of Use creates in each case either a qualified electronic signature pursuant to Article 2 letter e of the Swiss Electronic Signature Act (ZertES; SR 943.03) or an advanced electronic signature in accordance with Swisscom's certificate policy.

The subscriber application (see in this regard section 3 of these Terms and Conditions of Use) used by you to reach the certification service determines the type of signature (qualified or advanced electronic signature) for each signature process. Swisscom has no influence on this choice.

The subscriber application used by you will connect a qualified time stamp with the qualified or advanced electronic signature at Swisscom. An electronic signature is therefore created either with or without a qualified time stamp depending on the setting for the access to the Swisscom certification service. In verifying the signature (see in this regard section 2.4 of these Terms and Conditions of Use) you can check to see whether or not the electronic signature is associated with a qualified time stamp.

Only a qualified electronic signature which has a qualified time stamp associated with it is equivalent pursuant to Swiss law to a handwritten signature, unless otherwise provided by law or contract (Article 14 Swiss Code of Obligations). Depending on the particular situation, certain documents require a handwritten signature in order to be legally effective.

An advanced electronic signature (unlike a qualified electronic signature) is not legally regulated in Switzerland and does not meet the legal written form requirement within the meaning of Article 14 of the Swiss Code of Obligations, which means that it does not have the same legal effects as a handwritten signature. The legal requirement of a handwritten signature can as a matter of principle only be replaced with equivalent effect by a qualified electronic signature (in combination with a qualified time stamp), which must not be confused with an advanced electronic signature based on an advanced certificate in accordance with these Terms and Conditions of Use.

It is your responsibility before using the certification service to determine your requirements and the legal effects of the qualified electronic signature or the advanced electronic signature in this context.

You acknowledge that the qualified or advanced electronic signatures created with the Swisscom Swiss certification service may have different, possibly less extensive effects under the law of a country other than Switzerland and that requirements as to form (such as the written form requirement) might not be met.

The use of certain technical algorithms is also subject to statutory restrictions in certain states. It is your responsibility to investigate the circumstances in this regard beforehand.

The inclusion of additional information in a digital certificate (specific attributes such as, for instance, right of representation for your employer) is purely declaratory, with the existence of an attribute and its legal

effects governed by the applicable law (agency law, corporate law etc.) and not within the scope of Swisscom's influence or responsibilities. Swisscom shall only be responsible in this context for verifying evidence of an attribute at the time when the identity is verified using the documentary evidence requested by Swisscom. Specific attributes in the digital certificates do not reflect all possible situations under civil law (collective signing authority, signing authority only in special cases etc.).

## 6 Duration

Taking account of the preconditions of use pursuant to section 3 of these Terms and Conditions of Use, you may use the certification service using an authentication method deposited at the time of registration in accordance with these Terms and Conditions of Use for a period of up to five years, although this period shall be shortened accordingly for qualified electronic signatures if the period of validity of the identification document presented by you expires earlier or the approved identification method generally specifies a shorter period of use.

## 7 Handling of your data

### 7.1 General, Privacy Statement

Swisscom collects, stores and processes only data which is needed to provide the certification service. Handling of the data shall be governed not only by the applicable Swiss laws (Swiss Data Protection Act, Swiss Electronic Signature Act for qualified electronic signatures) but also by the certificate policy referred to above in section 2.1 of these Terms and Conditions of Use.

The handling of your data is further governed by [the privacy statement](#) for use of the certification service, which can be accessed at <https://trustservices.swisscom.com/en>.

### 7.2 Identity verification documentation

For the purpose of creating the digital certificate and to maintain the verifiability of the certification service, Swisscom or the registration authority commissioned by Swisscom collects and stores the following data about you (to the extent this has been provided by you in the identity verification process in accordance with section 2.2 of these Terms and Conditions of Use):

Personal on-site identification:

- A copy of the relevant pages of the identity document submitted by you (passport, identity card, possibly other documents according to section 2.2. if only advanced electronic signatures are to be created) with the information contained therein (in particular: last name, first name, gender, date of birth, valid date and serial number of identity document, nationality)
- Personal means of authentication utilised (e.g. mobile phone number)

Video identification or automatic video identification:

- Photograph of you from the video identification process
- Photographs of the relevant pages of the identity document submitted by you

- Audio recording of the video call
- Technical information (e.g. IP address) of the device used by you
- Information included in the photo ID (in particular, last name, first name, gender, date of birth, expiry date and serial number of the identity document, nationality)
- Means of authentication personally used (e.g. mobile phone number)
- If supported: data read from the chip in your ID card (e.g. last name, first name, date of birth, address, expiry date and serial number of the identity document, nationality)

eID identification:

- Means of authentication personally used (e.g. mobile phone number)
- Data of an approved eID service accessed remotely using a means of authentication (e.g. last name, first name, date of birth, address, expiry date and serial number of the identity document, nationality)

e-banking account-based identification:

- Your personal data provided by you or by the operator of the signature application (in particular, last name, first name, gender, date of birth, home address, nationality)
- Means of authentication personally used (e.g. mobile telephone number)
- The bank account you use for eBanking (IBAN/BIC/name of the bank)
- If applicable, Schufa ID or ID issued by another credit bureau
- If applicable, data regarding the reference transaction
  - account holder
  - account number
  - time of the reference transfer
  - transaction release procedure

Other information and documents provided by you in the identity verification process, for instance, regarding your organisation, as well, such as extracts from the Commercial Register, powers of attorney, partner agreements, email address or other documentary evidence concerning specific attributes in the certificate.

### 7.3 Digital certificate

Based on the data which has been provided by you and collected in the identity verification process, Swisscom shall at the request of the subscriber application and with your stated consent issue a qualified or advanced certificate which may contain the following information concerning you:

If the subscriber application specifies the use of real names:

- First name, last name
- Informal name for simplification purposes (e.g. the name you normally go by)
- Two-digit ISO 3166 country code

If the subscriber application specifies the use of a pseudonym:

- Pseudonym
- Informal designation for simplification purposes (e.g. PSEUDONYM label)
- Two-digit ISO 3166 country code

The following information may also be included in the certificate:

- Additional details, e.g. to ensure the uniqueness of the digital certificate:
  - Name of company
  - Number/ID of the identity document presented
- Mobile phone number
- Text displayed for authorising the signature in the signature application you use (e.g. "Please confirm the signature for the file test.pdf in the application XYZ")
- Registration authority responsible for verification of identity
- Time of issuance of digital certificate

The digital certificate is included in the electronically signed file after completion of the signing process. Anyone in possession of the digitally signed file may view the aforementioned information from the digital certificate at any time. This enables third parties to review personal information about you and to also see that Swisscom as a Swiss certification service provider guarantees the certification of this data and the signing process.

### 7.4 Data after completion of the signing process

Swisscom's registration authority or Swisscom itself shall retain the data described in section 7.2 for the duration specified in section 6 of these Terms and Conditions of Use to enable you to use the certification service. Swisscom is further obligated by law in the case of qualified electronic signatures to retain various data concerning the identity verification process, the digital certificate and the signing process for 11 years from the last signing process (if applicable, with the aid of a registration authority). In the case of advanced electronic signatures, in accordance with its certificate policy, Swisscom retains various data concerning the identity verification process, the digital certificate and the signing process for 7 years from the last signing process. This ensures that the digitally signed document can still be verified as correct in the years after it is created. Swisscom shall in this process record all relevant information concerning the data issued and received by Swisscom and shall keep it in safekeeping so that it is available, for the purposes of enabling corresponding evidence to be provided in judicial proceedings, in particular, and ensuring continuity of the certification service.

Swisscom shall retain the following data for this purpose:

- Log files for the signing process (specifically includes business partner number, process number, process-related data)
- Hash value of the signed document

If Swisscom itself does not retain the information specified in section 7.2 of the Terms and Conditions of Use, the registration authority shall supply these details to Swisscom if this is necessary for providing the certification service as required by law. Swisscom shall also manage a certificate database. Swisscom shall delete

the data described in this section 7.4 after the expiry of a maximum of 17 years from completion of the identity verification process according to section 2.2 of these Terms and Conditions of Use. In the case of identity verification after the request only of advanced electronic signatures in accordance with section 2.2, Swisscom shall delete this data after the expiry of a maximum of 13 years after completion of the identity verification process.

## 8 Involvement of third parties

Swisscom may engage third parties to perform its duties. In particular, Swisscom Trust Services Ltd, Zurich, Switzerland shall be engaged as a supplier for technology and services. Additional third parties shall be specifically engaged by Swisscom to carry out the identity verification process (including retention of the identity verification documentation) (registration authorities).

## 9 Liability and force majeure

Swisscom must at all times fulfil the requirements which the law and the technical standards impose on providers of certification services. Swisscom shall take appropriate state-of-the-art security measures for this purpose. You acknowledge that despite

- all Swisscom's efforts,
- the use of modern technology and security standards, and
- oversight by an independent agency with regard to compliance with the technical standards and
- in the case of qualified electronic signatures oversight by the ZertES-accreditation authority with regard to compliance with the statutory requirements,

there can be no guarantee that the certification service will be absolutely secure and free of defects.

Unless Swisscom can prove that it is not at fault, it shall be fully liable to you for loss or damage incurred by you due to the fact that Swisscom has not complied with its obligations under the Swiss Electronic Signature Act. If Swisscom notifies you directly or through the operator of the subscriber application regarding a transaction limit on legal transactions involving cash payments (including in conjunction with creating an electronic signature using Swisscom's certification service) before a signature is created, and this transaction limit is made visible to third parties, e.g. by stating the transaction limit in the certificate, Swisscom shall not be liable for losses arising from any use of the services that exceeds these restrictions.

Unless Swisscom can prove that it is not at fault, it shall be liable to you for proven damages in the case of other contractual breaches (in particular in connection with advanced certificates and advanced electronic signatures) as follows: Liability for material damage and financial losses due to simple negligence shall be limited to a maximum of CHF 5,000 for the entire contractual term. Swisscom's liability for indirect loss or damage caused due to simple negligence, consequential losses, lost profit, data losses, loss or damage due to downloads, third party claims, and reputational losses shall be excluded. Swisscom shall at all times be fully liable to you for personal injury. Swisscom shall not be liable to you for the proper operation of third-party systems, in particular not for the

hardware and software used by you or for the subscriber application used by you for controlling the certification service.

Swisscom shall not be liable to you if due to force majeure the performance of the service is occasionally interrupted, restricted in whole or in part, or rendered impossible. The term "force majeure" includes in particular natural phenomena of particular intensity (avalanches, flooding, landslides, etc.), acts of war, riots, and unforeseeable official restrictions, as well as pandemics and epidemics. If Swisscom cannot fulfil its contractual obligations, the performance of the Agreement or the deadline for performing the same shall be postponed according to the force majeure event that has occurred. Swisscom shall not be liable for any loss or damage incurred by Customer because of the delay in the performance of the Agreement.

## 10 Amendments to the Terms and Conditions of Use

Swisscom reserves the right to amend and supplement these Terms and Conditions. In particular where amendments are made to the Federal Electronic Signature Act (ZertES; SR 943.03) and to its implementing legislation, and in the case of orders by the ZertES accreditation authority or an independent agency for checking advanced electronic signatures, Swisscom may be forced to adapt both the certificate policy referred to in section 2.1 of these Terms and Conditions of Use and these Terms and Conditions of Use. If any amendments are made, you shall be informed by Swisscom or by a registration authority delegated by it of the changes at least one month before the date they become effective and the time limit you have for objecting. This information may be sent via SMS to the mobile phone number provided by you provided that you have only been registered for a one-time signature. You may refuse to accept the new Terms and Conditions by revoking use of the certification service in accordance with these Terms and Conditions as of their effective date. If you continue to use the certification service after their effective date, this shall be deemed to be acceptance of the amended Terms and Conditions.

## 11 Applicable law and jurisdiction

All legal relationships in connection with these Terms and Conditions of Use shall be subject to Swiss law.

In the event of any dispute we will endeavour to resolve the dispute amicably. Subject to any mandatory jurisdictions (in particular for consumers pursuant to Art. 32 and 35 Civil Procedure Code), Bern, Switzerland, shall have jurisdiction.

## 12 How to contact us

If you have questions about the services provided in accordance with these Terms and Conditions of Use, you may contact Swisscom at the following website [www.swisscom.com/signing-service](http://www.swisscom.com/signing-service).