

Terms and Conditions of Use Swisscom (Switzerland) Ltd. Certification Service, Selected Signing Service "SSS" (advanced and qualified electronic signatures)

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

BY ACCESSING OR USING THE SERVICES, YOU AGREE TO FOLLOW AND BE BOUND BY THE TERMS AND CONDITIONS OF USE AND YOU EXPRESSLY ACKNOWLEDGE THE INFORMATION PROVIDED IN THESE TERMS AND CONDITIONS. IF YOU DO NOT AGREE TO THESE TERMS, YOU ARE NOT AUTHORIZED AND MUST CEASE USING THE SERVICES IMMEDIATELY.

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 (in the "Rest of the World" section under T&C's "Selected Signing Service").

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 using actual names and certificates using 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").

Upon using Swisscom Certification Services for the first time, you confirm that you are aware of the rights and obligations under these Terms and Conditions of Use, the [Privacy Statement](#) referenced in Section 7 of these Terms and Conditions of Use (integrated herein), and you agree to them and that you will comply with all applicable obligations.

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 or 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. You have the exclusive control over and responsibility for the content, quality, and format of documents submitted for verification.

Based on your identity 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 laws and regulations. The handling of your data is described in section 7 of these Terms and Conditions of Use.

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

Swisscom creates the qualified or advanced certificate and the cryptographic pair of keys for the signing process on a special server (Hardware Security Module,

HSM). The qualified or advanced 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. bank app, Mobile ID, 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 qualified or advanced electronic signature for you.

Swisscom creates a certificate for you with a maximum validity period of three years.

Should Swisscom have to revoke the signature certificate due to insufficient algorithms, the applicant for this certificate will be informed and receive an offer for a new certificate with sufficient cryptological protection.

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 <http://www.validator.ch/>). 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.

3 Preconditions of use

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

You clearly understand that 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 this sense, you acknowledge that the qualified or advanced signature service may have 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. In this

regard, the qualified signature service shall be available at your jurisdiction to the maximum extent permitted by the applicable local laws and with the effects there recognized.

You represent and warrant that you fully understand and comprehend English language and, thus, to the maximum extent permitted by the applicable laws, you agree that there is no need to translate any or all parts of this Terms and Conditions of Use.

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 qualified or advanced 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 (Selected Signing Service Agreement).

You have a means of authentication which can be used for confirming your intention to sign (e.g. a mobile phone). For example, e.g. bank app, SMS or Mobile ID may be used as authentication methods. 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.

You undertake that, when using secret passwords (where the use of such passwords is envisaged as a means of communicating your intentions), you shall not use any data relating to your personal details (date of birth or the like). You may not disclose any records of your Mobile ID PIN or personal password to any other person. These must be stored securely and separately from your mobile phone or encrypted and protected against access by third parties.

If, for example, your mobile device, your SIM card and/or the personal password which you have to provide in the authentication process has been stolen or if you know or suspect that another person has acquired knowledge of it (compromise), you undertake to do the following:

- You immediately stop creating signatures,

- You immediately arrange for invalidation of the certificate and
- If necessary, you change the access data (e.g. bank app, mobile ID PIN or password) and you block your SIM card if necessary.

You also undertake to arrange for invalidation of the certificate if your name, your nationality or other personal attributes change.

You may arrange for invalidation with the registration authority or with Swisscom pursuant to the procedure specified in the certificate policy.

As soon as there are any changes to a device used for authentication 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/or 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.

Further, the subscriber application used by you to reach the certification service can either have a qualified time stamp associated with the qualified or advanced electronic signature at the certification service, or the time stamp may be dispensed with. Swisscom has no influence on this choice. 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, 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 or the use of electronic signatures themselves is also subject to statutory restrictions in certain states and. 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 maximum period of eight years.

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) and equivalent applicable mandatory laws in

your jurisdiction 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 [Privacy Statement](#) or use of the certification service, which can be accessed at www.swisscom.com/signing-service.

7.2 Identity verification documentation

During the registration process, and also for the purpose of creating the digital certificate and to maintain the verifiability of the certification service, the registration authority acting for Swisscom or Swisscom itself 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):

- 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: gender, first names, last name, date of birth, valid date of identity document, nationality)
- Personal used means of authentication (e.g. mobile phone number)
- Other information and documents provided by you in the identity verification process (such as residential address, email address, extracts of Commercial Register, powers of attorney or other documentary evidence concerning specific attributes)

If the identity verification process is conducted by video-chat, the following data shall additionally be captured and stored:

- Photograph of you from the video call
- Photographs 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

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 containing the following information concerning you, if the subscriber application requires the use of actual names:

- First names, last name
- Two-digit ISO 3166 country code
- Additional information e.g. to ensure the uniqueness of the digital certificate:
- Name of company
- E-mail address
- Number of the identity document presented

If the subscriber application requires the use of a pseudonym:

- Pseudonym
- Two-digit ISO 3166 country code
- 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

The registration authority acting for Swisscom 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 (where applicable: supported by the registration authority) 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 expiry or invalidation of the certificate. 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 at least 7 years from expiry or invalidation of the certificate. 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.

On the one hand, 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 these Terms and Conditions of Use, the registration authority shall provide these details to Swisscom to the extent this is required for purposes of providing the certification service under applicable law. In addition, Swisscom shall maintain a certificate data base.

Swisscom shall delete the data described in this section 7.4 after the expiry of a maximum of 20 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 16 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 DISCLAIMER OF WARRANTIES

EXCEPT AS OTHERWISE STATED HEREIN AND TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, THE SERVICES ARE PROVIDED "AS IS" AND "AS AVAILABLE." YOUR USE OF THE SERVICES SHALL BE AT YOUR SOLE RISK. SWISSCOM AND ITS RESPECTIVE OFFICERS, DIRECTORS, EMPLOYEES, MEMBERS, SHAREHOLDERS, AGENTS, AFFILIATES, SUBSIDIARIES, AND LICENSORS ("SWISSCOM PARTIES"): (A) MAKE NO ADDITIONAL REPRESENTATION OR WARRANTY OF ANY KIND WHETHER EXPRESS, IMPLIED (EITHER IN FACT OR BY OPERATION OF LAW), OR STATUTORY, AS TO ANY MATTER WHATSOEVER; (B) EXPRESSLY DISCLAIM ALL IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, QUALITY, ACCURACY, AND TITLE; AND (C) DO NOT WARRANT THAT THE SERVICES WILL BE ERROR-FREE, WILL MEET YOUR REQUIREMENTS, OR BE TIMELY OR SECURE. YOU WILL BE SOLELY RESPONSIBLE FOR ANY DAMAGE RESULTING FROM USE OF THE SERVICES.

10 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 and only to the extent permissible under the applicable law, it shall be fully liable to you for loss or damage incurred by you due to the fact that Swisscom has not complied with the 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: To the extent permissible under the applicable law, 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 to the extent permissible under the applicable law. 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.

If you live in the UK, the following applies to you instead of the above paragraph: Unless Swisscom can prove that it is not at fault, it shall be liable to you for loss or damage you suffer that is a foreseeable result of it breaking these terms or failing to use reasonable care and skill. Swisscom is not responsible for any loss or damage that is not foreseeable. Swisscom does not exclude or limit liability in any way where it would be unlawful to do so. This includes liability for death or personal injury caused by its negligence or the negligence of its employees, agents or subcontractors, or for fraud or fraudulent misrepresentation. 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.

IF YOU LIVE IN THE USA, THE FOLLOWING APPLIES TO YOU INSTEAD OF THE ABOVE PARAGRAPH: LIABILITY FOR LOSSES RESULTING FROM ORDINARY NEGLIGENCE IS EXCLUDED. EXCEPT AS REQUIRED BY LAW, SWISSCOM SHALL NOT BE HELD LIABLE FOR CONSEQUENTIAL LOSSES, LOST PROFITS, DATA LOSSES, LOSSES RESULTING FROM DOWNLOADS, OR ANY LOSS OR DAMAGE RELATED TO YOUR VIOLATION OF THE LAW, THESE TERMS AND CONDITIONS OF USE OR ANY OTHER AGREEMENT YOU HAVE WITH SWISSCOM.

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 YOU BECAUSE OF THE

DELAY IN THE PERFORMANCE OF THE AGREEMENT PROVIDED IT TAKES STEPS TO MINIMISE THE EFFECT OF THE DELAY. IF THERE IS A RISK OF SUBSTANTIAL DELAY, YOU MAY CONTACT SWISSCOM TO END YOUR CONTRACT.

11 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, or equivalent applicable laws in your jurisdiction, and in the case of orders by the ZertES accreditation authority or a competent 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, provided that you have not been registered only for a one-time signature. This information may be sent via SMS to the mobile phone number provided by you or another channel of communication indicated by you. 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.

12 Applicable law and jurisdiction

All legal relationships in connection with these terms of use are subject to Swiss law. Notwithstanding the foregoing, you shall enjoy the protection of the mandatory law provisions of the country in which you have your habitual residence if you are a consumer with habitual residence in the EU or in another country in which mandatory consumer protection provisions exist. If you are a consumer with habitual residence in the EU or in any other state where mandatory consumer protection provisions exist, you may bring claims relating to these terms of use either in Switzerland or in the state where you have your habitual residence. The European Commission provides a platform for online dispute resolution, which you can find at <https://ec.europa.eu/consumers/odr/> [external link]. In the event of any dispute, we will endeavor to resolve the dispute amicably.

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.

If you live in the UK, the following applies to you: These Terms and Conditions of Use are governed by English law. In the event of any dispute we will endeavour to resolve the dispute amicably. You can bring legal proceedings in the English courts. If you live in Scotland you can bring legal proceedings in either the Scottish or the English courts. If you live in Northern Ireland you can bring legal proceedings in either the Northern Irish or the English courts.

13 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.