Privacy policy notices and conditions of use PostFinance chatbot and voicebot solutions



Privacy policy notices

PostFinance's chatbot and voicebot solutions use Al-supported language models. Al stands for artificial intelligence and refers to technologies designed to understand entered text or spoken content and respond to it. The aim is to determine your query and give you appropriate answers or support.

Our language models use information from PostFinance's public website. If you are logged into e-finance or the PostFinance App, relevant information from your e-finance account or the PostFinance App may also be used.

Input and output (including personal data such as your name or e-mail address) that you provide via the chatbot or voicebot when using selfservice functions are processed to provide the service and manage the services accessed. Your data is not used as training data to develop or enhance AI models.

The systems and models used are operated on the servers of PostFinance's IT service providers in Switzerland.

Please note that the chatbot and voicebot are automated systems. We monitor the systems' performance by checking the answers to continuously improve their quality and reliability.

We keep this information up to date on an ongoing basis. Please check this page from time to time so that you are familiar with our latest privacy practices.

Further information on the principles and methods of data processing is set out in the Website Privacy Policy and General Privacy Policy for customers at www.postfinance.ch/en/detail/data-protection.html.

Conditions of use

Scope

These chatbot conditions of use (hereinafter referred to as the "Conditions of use") govern the business relationship between customers and PostFinance (PostFinance Ltd, Mingerstrasse 20, 3030 Bern, Switzerland; hereinafter referred to as "PostFinance") in connection with the support provided to customers by the chatbot on the www.postfinance.ch website, in e-finance and on the PostFinance App.

Service description

The chatbot gives customers the option to ask questions about products and services on the PostFinance website, in e-finance or in the PostFinance App 24 hours a day. The chatbot's answers are provided by artificial intelligence.

Although the chatbot aims to make error-free and up-to-date statements, PostFinance cannot guarantee that statements will be correct, complete and current. The chatbot can only provide general information and does not replace customer advice.

If customers give their consent, the chatbot can connect them with a PostFinance Customer Center employee or send the conversation to the Customer Center in the form of a message. The employee will have access to the chat history and can continue the conversation as appropriate or respond within a few working days.

It is prohibited to interfere with the chatbot in any way that would alter, misuse, damage or overload it.

Availability and interruptions

PostFinance endeavours to ensure maximum and uninterrupted availability of the service and its functions. However, it does not provide any guarantee of uninterrupted service.

Support and contact

Support in connection with the services is provided by the PostFinance Customer Center, which is also the point of contact for any questions. The Customer Center can be contacted on Monday to Friday from 8 a.m. to 8 p.m. and on Saturday from 8 a.m. to 5 p.m. by calling +41 58 448 14 14 (private customers) or +41 58 448 14 24 (business customers).

Liability

PostFinance's liability is excluded to the extent permitted by law. This means that direct and indirect damage, consequential damage and loss of profit in particular are expressly excluded as far as possible.

PostFinance assumes no liability for the content and/or the service being correct, accurate, up to date, reliable and complete. Furthermore, PostFinance does not accept any liability for damage of either a material or a non-material nature that may arise from accessing or using the service.

PostFinance also does not accept liability for damage as a result of improper use of its services (in breach of contract or law) or for damage arising from force majeure or technical disruptions occurring particularly due to a lack of Internet connectivity, unlawful interventions in telecommunication devices and networks, overloading of the network or interruptions.

Amending the Conditions of use

PostFinance can amend the Conditions of use at any time and can modify or stop the service. Any changes shall be announced in advance in an appropriate manner.

Applicable law and jurisdiction

This provision and any questions, claims or disputes arising from or in relation to it are governed by Swiss law to the exclusion of any conflict of laws.