



## Association Romande des Intermédiaires Financiers

Rue de Rive 8 - Case postale 3178 - 1211 Genève 3  
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## General Terms and Conditions of Sale (GTCS)

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### 1. Provider

The full contact details of the provider are as follows (available on each footer of the website):

Association Romande des Intermédiaires Financiers (ARIF)  
Rue de Rive 8  
1204 Geneva  
Tel: +41 22 310 07 35 / Fax: +41 22 310 07 39  
[info@arif.ch](mailto:info@arif.ch)

EID number : CHE-101.192.434

### 2. Fields of application

The General Terms and Conditions of Sale (GTCS) apply to all purchases made from the website (online shop) or via the registration platform of ARIF's Register of Advisors (Register).

ARIF reserves the right to modify the GTC at any time; the online version valid at the time of purchase shall prevail.

### 3. Service offer

ARIF is recognised by FINMA as a Self-Regulatory Organisation (SRO) and as a Registration Body for client advisors (Register). It participates in the supervision of the Swiss financial markets and promotes the training of financial professionals through the training programmes it offers in this field. The Register of Advisors collects applications for registration through an online platform, where applications for registration can be submitted, and announcements mandatory facts subject to registration communicated.

### 4. Awards

Our prices are in Swiss francs, including VAT, based on the prices shown on the following pages:

- Training courses: <https://arif.ch/en/mla-documents/>
- Register: <https://arif.ch/en/what-is-the-client-adviser-register/terms-conditions-and-fees/>

Price changes are possible at any time.

### 4. Contract

Any request for a service submitted online is considered as a request to conclude a contract with ARIF. A confirmation e-mail is generated for this purpose. The amount for the chosen service is due in full as soon as the request is submitted.

### 5. Payment options

Online payments are processed by SIX Payment Services Ltd based in Zurich, Switzerland. This company offers a certified electronic payment service that guarantees secure and easy online payments.

For this purpose, we need to collect personal information such as your name, surname, address, postcode and location. The personal information you provide is stored in our database and on our own server.

When you make an online payment by credit card, your payment card data is transmitted via SSL encryption to the certified external payment service provider SIX Payment Services AG based in Zurich and is not stored by us.

Payments are made in Swiss francs via the credit cards available online at the time of purchase. The credit card account is debited after your purchase has been processed.

If the customer is entitled to a refund, it will be credited to the credit card account from which it was charged. Any other claims are excluded.

In the case of purchase on invoice, the client must contact the ARIF secretariat for any claims. Against payment, services can also be purchased directly from the ARIF secretariat.

## **6. Protection of personal data**

ARIF attaches great importance to the respectful handling and security of its users' data. For this reason, ARIF only processes the data necessary for the operation of its business. It does not process behavioural data (profiling) and does not market any of its customers' personal data.

With the exception of registration for newsletters or the dissemination of training programmes, the processing of this personal data is necessary for the processing of the contractual relationship with the client and the performance of the obligations linked thereto or prescribed by law, for example compulsory contractual data. Without this data, ARIF cannot conclude or continue to perform the contracts concerned.

When the client transmits data concerning other natural or legal persons (e.g. employees, employer company), ARIF assumes that the client is authorised to do so and that these data are correct. The client ensures that these other persons are informed of this personal data protection declaration.

ARIF may transmit personal data to companies when the company uses the services of these companies (subcontractors) or when it has concluded training partnerships with third party companies. To this end, it authorises subcontractors to process its clients' data. ARIF chooses reputable subcontractors and ensures that they have rules guaranteeing respect for personal data in accordance with the LPD and have an appropriate security policy.

All data is stored on servers in Switzerland, except for subcontractors who may be located outside Switzerland. User data is encrypted on servers in Switzerland.

The customer may at any time refuse to be contacted for marketing purposes. In this case, they may unsubscribe at any time by writing to [info@arif.ch](mailto:info@arif.ch).

When participating in events/conferences/seminars, the customer accepts that photos of him/her may be taken and that these may be freely used in marketing communications and disseminated on social networks and the ARIF website. If this is not the case, please inform ARIF in writing.

## **7. Law and jurisdiction**

For the rest, Swiss law applies and the place of jurisdiction is exclusively the courts of the Canton of Geneva.