

## Innovative Finance Foundation Privacy & Cookie Notice

Last Updated: 3 April 2025

Welcome to the Innovative Foundation's ("IFF", "us", "we", "our") Privacy Policy (the "Policy"). In this Policy, we explain what personal data we collect, how we use and protect your personal data, with whom we may share it and the rights that you may have in connection with it. This Policy is incorporated into our Website Terms & Conditions. This Policy applies to personal data we collect, including through our website if.foundation (the "Website"). In addition to applicable laws, additional policies disclosed to you at the time of collection may also apply (e.g., in connection with a specific event or program). By using our sites and/or by providing personal data to us (by any means, whether directly to us when applying for employment, grants or fellowships, attending events or programs, on our website, or in any other interaction with the IFF), you consent to our use of the personal data in accordance with this Policy. By visiting our Website, you are accepting the practices described in our Privacy Policy. **If you do not agree to the terms of this Privacy Policy, please do not use the Website.**

We use strictly necessary cookies to make our site work. We and our partners also use (with your consent) additional cookies and similar technologies to collect information when you interact with our site to improve your experience. By clicking "Accept All", you consent to the placement of these additional cookies and similar technologies. You can change and manage your cookies settings at any time by clicking "Manage Cookies". By using our Website, you acknowledge the privacy practices described in our Privacy & Cookie Notice and agree to our Website's Terms of Use.

### COLLECTING INFORMATION

IFF collects information that you provide to us as well as from third parties. Furthermore, IFF collects information from you automatically when you use the Website. The information may include your personal data including, by way of example, your name, postal address, telephone number, fax number, e-mail address, subscriber/screen name, and password used to access our contact page and services. IFF and its third-party service providers collect data about you automatically when you visit the Website, namely through 'cookies,' 'web beacons,' and other tracking technologies. When you access the Website, communications data (e.g., home service domain name and Internet protocol address) or utilization data (e.g., information on the beginning, end, and extent of each access, as well as information on the services that you accessed) may be generated. As permitted by applicable law, IFF may combine this information with the personal data IFF collects about you.

### INFORMATION THAT WE REQUIRE

Where the collection and processing of personal data are required by law or to perform a contract, IFF as applicable, will request it from you. Failure to provide such data may result in IFF being unable to provide services you request or to perform a contract to which you are a party.

### USING YOUR INFORMATION

The following is an overview of the purposes for which IFF, as applicable, use your information, including your personal data. Additional details on how IFF process your personal data may be provided to you in a separate notice(s) or contract(s). All processing (i.e., use) of your personal data is justified by a "condition" (called a "legal basis") for processing. In addition, the processing of sensitive personal data (such as passwords) is always specifically justified. In the majority of cases, processing will be justified on the following legal bases, including the processing is necessary for IFF to perform a contract with you or take steps to enter into a contract at your request such as you request information, the processing is necessary for IFF to comply with an EU or Swiss legal obligation (such as contractor vetting, accounting, and tax recordkeeping, and responding to EU, Swiss, or United Kingdom law enforcement or court orders, with respect to IFF, the processing is in IFF's legitimate interests, and not overridden by your interests and fundamental rights, and notably IFF's legitimate interests in using Website visitor and supplier data to conduct and develop IFF's activities with such visitors, suppliers, and others. For example, IFF may rely on our legitimate interests when processing personal data to understand your needs, to improve our

services (such as by soliciting your comments or tracking preferences on the Website), for marketing and promotional purposes, to investigate, prevent, or take action regarding illegal activities, and/or to respond to other non-EU or Swiss law enforcement or court orders. IFF (or a third party operating on our behalf) may use your information, including your personal data, for the following purposes, as permitted by law to provide IFF services to you, to communicate with you about your use of such services, provide you with updates/releases and news, respond to your inquiries and/or for other service-related purposes, to help understand your business needs; to support a potential or current relationship with you, and to better understand how IFF can improve services, such as by soliciting your comments, tracking your preferences when browsing the Website, to contact you about IFF services and to conduct surveys to better understand your needs, for research and development purposes, including to improve IFF services.

## SHARING INFORMATION

IFF may share your information, including your personal data, for any of the reasons described in USING YOUR INFORMATION. This includes sharing the information that we collect from you within IFF and among IFF partners located outside of your home country. We may share the information that we collect from you with third-party vendors, service providers, contractors, and agents who perform functions on our behalf. For example, we may use third parties to conduct surveys on our behalf, to perform information technology and other technical support functions, and for other purposes consistent with the purposes for which you have provided information to us. In Response to a legal process, we may also share the information that we collect from you to comply with the law, a judicial proceeding, court order, or another legal process, such as in response to a court order or a subpoena. We may share the information we collect from you where we believe it is necessary to investigate, prevent, or take action regarding illegal activities, suspected fraud, situations involving potential threats to the safety of any person, violations of this Privacy & Cookies Notice or the Terms of Use, or as evidence in litigation in which we are involved.

## COOKIES AND OTHER TRACKING TECHNOLOGIES

When you view the Website, IFF and its service providers may store some data on your device in the form of a 'cookie,' 'web beacon,' or other tracking technologies (collectively, "cookies") to automatically recognize your device when you visit the Website. Cookies help IFF in many ways. For example, cookies can allow IFF to tailor your Website visit to better match your interests, as indicated by your activities when browsing the Website or other sites.

## ANALYTICAL TOOLS

IFF may use with the Website the analytical tools listed below. (To the extent such analytical tools make use of cookies, the information below should be read in conjunction with IFF's Cookies Notice applicable to Switzerland, the EU and the UK.

## SOCIAL PLUG-INS

IFF may use with the Website the social plug-ins below ("Plug-ins") to enable you to share Website content with others. (To the extent such Plug-ins make use of cookies, the information below should be read in conjunction with IFF's Cookies Notice applicable in Switzerland, the EU and the UK.

## RETENTION OF YOUR INFORMATION

IFF apply a general rule of keeping personal data only for as long as required to fulfill the purposes for which it was collected, which in most cases corresponds to the applicable statute of limitations. Personal data used for marketing will be retained no longer than is permitted pursuant to applicable law. However, in some circumstances, IFF may retain personal data for other periods of time, for instance where we are required to do so in accordance with legal, tax, or accounting requirements, or if required to do so by a legal process, legal authority, or other governmental entity having authority to make the request, for so long as required.

## YOUR RIGHTS REGARDING YOUR INFORMATION

IFF will take steps in accordance with applicable law to keep your personal data accurate, complete, and up-to-date. You are entitled to have inadequate, incomplete, or incorrect personal data corrected (that is, rectified). You also have the right to request access to your personal data as well as to obtain additional information about the processing. In the event your personal data is processed on the basis of your consent, you have the right to withdraw consent at any time, without affecting the lawfulness of processing based on consent before its withdrawal. Further, you are entitled to object to the processing of your personal data and have your personal data erased, under certain circumstances. Your rights also include data portability – where we are relying (as the legal basis for processing) upon your consent, or the fact that the processing is necessary to perform a contract to which you are party or to take steps at your request prior to entering a contract, and the personal data is processed by automated means, you have the right to receive all such personal data which you have provided us in a structured, commonly used and machine-readable format, and also to require us to transmit it to another controller where this is technically feasible. You are entitled to have your personal data erased under specific circumstances, such as where you have withdrawn your consent, where you object to processing based on legitimate interests, and we have no overriding legitimate grounds or where personal data is unlawfully processed. You have the right to restrict our processing of your personal data (that is, allow only its storage) where you contest the accuracy of the personal data until we have taken sufficient steps to correct or verify its accuracy; or where the processing is unlawful but you do not want us to erase the personal data; or where we no longer need your personal data for the processing, but you require such personal data for the establishment, exercise, or defense of legal claims; or where you have objected to processing justified on legitimate interest grounds, pending verification as to whether we have compelling legitimate grounds to continue processing. Where your personal data is subject to restriction, we will only process it with your consent or for the establishment, exercise, or defense of legal claims. You have the right to object to processing based on legitimate interest legal basis – where we are relying upon legitimate interests to process personal data, you have the right to object to that processing. If you object, we must stop that processing unless we can demonstrate compelling legitimate grounds for the processing that override your interests, rights, and freedoms, or we need to process the personal data for the establishment, exercise, or defense of legal claims. Where we rely upon legitimate interest as a basis for processing, we believe that we can demonstrate such compelling legitimate grounds, but we will consider each case on an individual basis. You have the right to object to direct marketing (including profiling) – you have the right to object to our use of your personal data (including profiling) for direct marketing purposes, such as when we use your personal data to invite you to our promotional events. You also have the right to lodge a complaint with the supervisory authority of your habitual residence, place of work, or place of alleged infringement, if you consider that the processing of your personal data infringes applicable law. Please contact us if you have any inquiries or comments regarding the processing of your personal data.

## SECURITY

To help protect your personal data against accidental or unlawful destruction, loss or alteration, and against unauthorized disclosure or access, IFF uses reasonable technical and organizational security measures. However, please note that no data transmission over the Internet, especially the use of email, can be guaranteed to be absolutely secure. We are not responsible for any lost, stolen, or compromised passwords or for any activity on your account via unauthorized password activity.

## LINKS TO OTHER WEBSITES

Please be aware that the Website may contain links to other, third-party websites that operate independently from IFF in whole or in part and to which this Privacy Notice does not apply. IFF shall not be responsible for the privacy practices or the content of such third-party websites and disclaims any responsibility for such privacy practices and content. Without limiting the foregoing, any transactions that you enter into with any vendor, merchant, or another party that you access through such third-party websites are solely between you and that vendor, merchant, or another party. This Privacy Notice shall not apply to any such third-party sites. For applicable provisions governing privacy on third-party sites, please refer to the privacy disclosures (if any) of the third-party site.

## EXERCISING YOUR RIGHTS; QUESTIONS AND COMMENTS

To exercise any of your rights, please contact us at [info@if.foundation](mailto:info@if.foundation) or at the applicable postal address or telephone number. If you wish to update or remove your personal data, opt out from receiving, or opt in to receive, marketing communications from us, please do so by indicating your preference on the Website (where available) or by contacting us via the contact page on our Website. If you have any questions or comments about this Privacy Notice (e.g., to review and update your personal data), please contact us at [info@if.foundation](mailto:info@if.foundation).

## CHANGES TO THIS NOTICE

Any changes or updates we may make to this Privacy & Cookie Notice will be posted to the Website's privacy policy page in advance. Please check back frequently to see any updates or changes to this Privacy Notice.