

PRIVACY POLICY, VISMA SOLUTIONS

1 General

Please read the following Privacy Policy carefully before using the websites or services operated by Visma Solutions. This Privacy Policy constitutes an agreement between Visma Solutions Corporation ("Visma Solutions") and you, the user ("User"), regarding the services provided by Visma Solutions ("Service"). Herein, the term User refers to any individual user of the websites or Service, or any legal entity represented by such individual user.

Use of the websites or Service signifies the User's agreement to the Privacy Policy. Through registration for the Service the User agrees to be bound by the Privacy Policy every time the Service is used. The Service shall not be used unless the User agrees to the Privacy Policy in entirety. The Privacy Policy may be amended by Visma Solutions at anytime.

Some Visma Solutions websites or services may have specific Terms and Conditions of use. In such cases the Privacy Policy constitutes an integral part of the terms; however should any contradictions occur between the documents, the Terms and Conditions shall prevail over the Privacy Policy.

Visma Solutions respects the privacy of the User and is committed to observing all the applicable laws and statutes of Finland and the European Union relating to privacy as well as the principles expressed in this Privacy Policy. Visma Solutions is the controller of personal data provided on the Service for the purposes of the Finnish Personal Data Act.

2 Use of Data

2.1 Personal data

In general the websites can be browsed without providing personal data. However, when the User opts to use the Service or otherwise register on the websites, specific contact and identity information, billing information and other personal data shall be required.

Visma Solutions will retain and process personal data which the User provides via the websites, emails and/or online forms for its own internal business purposes in a responsible manner. Visma Solutions shall not disclose or sell personal data to third parties except in situations expressly mentioned herein. Visma Solutions may share data within its organization, including between Visma Solutions employees, agents, contractors, subcontractors and/or third parties if necessary for data processing. Visma Solutions reserves the right to use email addresses or other contact information in relation to the development and improvement of the Service, as well as for marketing of websites or services to the User. Visma Solutions may also use contact information to direct proposals and offers based on the usage statistic of the User.

In case of a merger, acquisition or reorganization of its business, Visma Solutions shall have the right to sell or transfer personal data to its subsidiaries, affiliates or even to a third party. The User will be informed of such transfer and any new privacy policies by email.

Sending personal data to Visma Solutions acts as explicit consent to the possible processing or transfer of personal data in the ways described above.

Visma Solutions shall not be responsible for personal data which the User uploads and shares with other users of the Service. It is the responsibility of the User and other users who share information through the Service to maintain applicable statutory privacy.

2.2 Credit Card Information

Credit card information is only collected by financial institutions, e.g. PayPal, acting as a business partner of Visma Solutions for the purpose of effecting payments between the User and Visma Solutions. Visma Solutions shall not view nor maintain the details of credit card information.

2.3 Cookies

Use of the websites or the Service may include the placement of information, in the form of a text file or "cookie," on your computer. Cookies enable the collection of certain information from a computer such as the internet protocol (IP) address, the type of operating system or browser, and the address of any referring websites. The use of cookies is meant to benefit the User by eliminating the need to frequently reenter passwords while using the Service. Cookies are also used for website traffic analysis and anonymous demographic profiling in an effort to improve the Service.

2.4 Aggregated Data

Visma Solutions may use anonymous data obtained from the User to improve and develop the Service, and to produce aggregated sales information and other statistics.

3 Security

Visma Solutions strives to provide top security and protect personal data. Appropriate technical and organizational measures are used to prevent and minimize risks. Transactions on the websites and the Service are secure using the Secure Sockets Layer (SSL) protocol which encrypts information sent to Visma Solutions by the User. However, there are always risks associated with data transmissions over the Internet, and for that reason Visma Solutions shall not warrant the security of data which the User transmits.

4 Amendment of This Privacy Policy

Visma Solutions reserves the right to change or modify this Privacy Policy at its discretion. Changes shall be effective immediately upon notice to the User by email or posting at: <http://severa.visma.com>.

Continued use of Visma Solutions websites and services after any changes or modifications to the Privacy Policy constitutes the User's acceptance of the policy changes. The User should review the current version of the Privacy Policy regularly.

5 Governing law

This Privacy Policy shall be construed, governed and enforced in accordance with the laws of Finland without giving effect to any principle of law which would result in the application of laws of any other jurisdiction, and irrespective whether the websites of Visma Solutions have been accessed from Finland or abroad. The Lappeenranta District Court in Finland shall have exclusive jurisdiction over any dispute arising out of the use or nonuse of Visma Solutions websites or Service.

6 Statutory Rights

Nothing in this Privacy Policy shall limit the statutory rights of the User to check, delete or correct personal data as provided by the Personal Data Act. This can be done using the contact information below. However, if the User's personal data is removed, Visma Solutions may not be able to continue providing services to the User.

Any questions concerning this Privacy Policy may be sent to Visma Solutions by email at: [legal\[at\]severa.com](mailto:legal[at]severa.com).

Visma Solutions Oy

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