

Cookie Notice — Firstcaution SA

Valid from 11 August 2026. Replaces the version of 9 October 2023.

When you visit firstcaution.ch, we may place small files called cookies on your device. A cookie is a short piece of information, usually made up of letters and numbers, that a website stores in your browser and can read back on a later visit. The information stored may relate to your preferences or your device settings and is commonly used to make the site work as you expect it to. Some are placed by us; others are placed by the companies whose services we use.

This notice explains which cookies we use, what they are for, who receives the information, how long they are kept, and how you decide what we may use. It supplements our data protection policy; in the event of any discrepancy, that policy prevails.

1. Your choice

When you first visit our website, a banner asks whether you accept cookies that are not strictly necessary. You have two options, and both are genuine choices:

- Accept. We may use analytics and advertising cookies, in addition to the ones the site needs to function.
- Decline. We use only the cookies the website cannot work without and those necessary for the correct completion of the application form. Nothing is sent to any analytics or advertising provider, and any analytics or advertising cookies already stored in your browser are deleted.

If you close the banner without choosing, nothing is switched on. We treat the absence of a choice as a refusal, not as agreement.

Consent covers all non-essential cookies: it cannot be given service by service.

What this means in practice

	If you decline, or make no choice	If you accept
Cookies needed to run the site, including the one that records your choice	Yes. These cannot be switched off, because without them the site does not function	Yes
Cookies at the payment step, only when you reach it	Yes	Yes
Completion of addresses in the form	Yes, to ensure that a correct address recognised in Google Maps is entered	Yes
Analytics: how many visits, which pages, where the application is abandoned	No	Yes
Advertising: measuring our advertising and showing our advertisements on other sites	No	Yes
Information sent to Google, Meta, TikTok, LinkedIn, Microsoft or Teads	None	Yes, as described in section 6

If you decline, only three small files remain in your browser: csrftoken, which protects our forms against misuse, and user_cookie_consent and user_cookie_banner_seen, which record your choice so that the banner does not reappear on every page. Nothing else is stored and nothing is sent to anyone.

2. Changing your mind

You can change your decision at any time using the "cookies" link, available from the site banner and on our Data Protection page. Declining there has the same effect as declining in the banner: analytics and advertising cookies already stored are deleted, and nothing further is sent to any of the services listed in section 6.

Your choice is remembered for about three months. After that the banner asks again.

Independently of the above, your browser allows you to block or delete cookies. That setting is a matter for your browser rather than the site.

3. The categories of cookies we use

- Essential cookies (strictly necessary). These are needed for the basic operation of the website and provide only technically necessary functions. They do not require your consent and cannot be switched off. This category includes the cookie that records your cookie choice, which we need in order to respect a refusal, and the cookies set by our payment provider at the payment step, which are necessary to carry out the transaction you request.
- Functional cookies. These support features you actively use. On our website this means address verification in the application form: as you type your address, we check it against Google Maps to confirm it exists and reduce input errors before you submit. That verification is necessary for the form to be completed correctly: the address of the property is the very subject of the guarantee you are applying for and must correspond to an existing address. These cookies are used only when you reach the part of the site that needs them and, because they support the correct completion of the form rather than measurement or advertising, they run regardless of whether you have accepted or declined cookies. They do not track your activity on other websites.
- Performance cookies (analytics). These help us understand how the website is used: how many people visit, which pages they open, how they moved through the site, and at which step of the application they stopped. We use this to find problems and improve the service. They are set only after you accept.
- Advertising cookies (targeting). These allow us and our advertising providers to measure our advertising and to show you our advertisements on other websites and social media, which involves sending data to the companies named in section 6. They are set only after you accept.

4. Tags and the tag manager

Alongside cookies, our website uses tags. A tag is a small piece of code belonging to another company that runs in your browser when a page loads and sends information back to that company.

We manage our tags through Google Tag Manager. This is a container: it does not itself collect information about you, but it loads the tags listed in section 6.

Nothing in the container runs before you accept. If you decline, or make no choice, our website does not pass any information to the tag manager at all, so no tag can run and no tag can receive anything.

When a tag does run, it can receive the pages you view and when, the address of the page you came from, your approximate location derived from your IP address, the type of device and browser you use, and the actions you take on a page, such as which step of the application form you reached.

5. What we do not transmit

These services do not receive what you type into the application form. Your name, date of birth, nationality, e-mail address, telephone number and addresses are used to process your application and are not sent to any analytics or advertising provider, whether you have accepted or declined cookies.

That data is processed in order to examine and follow up your rental guarantee application, including where you do not complete it. The corresponding processing is described in our data protection policy.

6. The services we use

Service	Provider	Purpose	Active
Google Analytics 4	Google Ireland Ltd / Google LLC	Measuring how the website is used	After you accept
Google Ads	Google Ireland Ltd / Google LLC	Measuring our advertising and showing our advertisements on other websites	After you accept
Meta Pixel (Facebook)	Meta Platforms Ireland Ltd / Meta Platforms, Inc.	Measuring and showing our advertising on Facebook and Instagram	After you accept

Service	Provider	Purpose	Active
TikTok Pixel	TikTok Technology Limited	Measuring and showing our advertising on TikTok	After you accept
LinkedIn Insight Tag	LinkedIn Ireland Unlimited Company / LinkedIn Corporation	Measuring and showing our advertising on LinkedIn	After you accept
Microsoft Advertising (Bing UET)	Microsoft Corporation	Measuring our advertising in Bing search	After you accept
Microsoft Clarity	Microsoft Corporation	Understanding how visitors move through our pages	After you accept
Hotjar	Hotjar Ltd	Understanding how visitors use the website	After you accept
Teads	Teads	Delivering and measuring our advertising	After you accept
Salesforce Interactions	Salesforce, Inc.	Relating activity on the website to our customer records	After you accept
Saferpay	Worldline	Processing your payment	Only at the payment step
Google Maps Places	Google Ireland Ltd / Google LLC	Verifying the address you enter against real addresses, to reduce input errors in the application form (functional, not analytics or advertising)	Only in the application form

Each of these providers processes the information it receives under its own privacy policy, which you can consult directly.

7. Transfers outside Switzerland

Our providers are located in Switzerland, the European Economic Area and the United States. Where personal data is disclosed outside Switzerland, this takes place only in accordance with Arts. 16 et seq. FADP: either the destination country benefits from an adequacy decision of the Federal Council, or the disclosure rests on recognised safeguards, in particular standard data protection clauses.

The entity we contract with for TikTok is established in the European Economic Area. The TikTok group includes entities located outside Switzerland and the European Economic Area. Such disclosures rest on standard data protection clauses.

You can obtain details of the safeguards applicable to a particular provider by writing to us at info@firstcaution.ch.

8. The cookies we use

Variable identifiers are shown as <ID>. The durations below were measured on our own site rather than taken from provider documentation; they are maximum durations, and a cookie may be deleted earlier.

8.1 Always active (no consent required)

These are set whatever you choose, because the website cannot work without them.

Cookie	Set by	Purpose	Stored for
csrftoken	firstcaution.ch	Protects our forms against misuse (CSRF protection).	about 1 year
user_cookie_consent	firstcaution.ch	Records whether you accepted or declined non-essential cookies.	about 3 months (100 days)
user_cookie_banner_seen	firstcaution.ch	Stops the banner reappearing on every page.	about 3 months (100 days)

Address verification in the form and the payment step also rely on third-party providers that operate regardless of your choice. They are described in section 3 and listed in section 6, together with their purpose. Address

verification transmits the address you enter and your IP address to the provider concerned. The payment provider sets its own cookie at the payment step.

8.2 Analytics (after you accept)

Cookie	Service	Purpose	Stored for
_ga, _ga_<ID>	Google Analytics	Google Analytics: recognises a returning browser and measures use of the site.	about 13 months
_gid	Google Analytics	Google Analytics: distinguishes visitors.	1 day
_clk	Microsoft Clarity	Microsoft Clarity: recognises a returning browser.	about 1 year
_clsk	Microsoft Clarity	Microsoft Clarity: groups page views into a single visit.	1 day
CLID (on clarity.ms)	Microsoft Clarity	Microsoft: identifies the browser for measurement.	about 1 year
MUID (on clarity.ms)	Microsoft Clarity	Microsoft: browser identifier, used by Microsoft across several of its services, including Clarity and Microsoft advertising.	about 13 months
ANONCHK (on clarity.ms)	Microsoft Clarity	Microsoft: identifies the browser for measurement.	less than 1 hour
SM (on clarity.ms)	Microsoft Clarity	Microsoft: identifies the browser for measurement.	until you close your browser
hjSessionUser<ID>	Hotjar	Hotjar: recognises a returning browser.	about 1 year
hjSession<ID>	Hotjar	Hotjar: groups page views into a single visit.	30 minutes
sfid<ID>	Salesforce Interactions	Salesforce: relates activity on the website to our customer records.	about 13 months

8.3 Advertising (after you accept)

Cookie	Service	Purpose	Stored for
_ttp, _tt_enable_cookie, ttcsid, ttcsid_<ID>	TikTok	TikTok: measures our advertising on TikTok.	about 13 months
_ttp (on tiktok.com)	TikTok	TikTok: identifies the browser to TikTok.	about 13 months
_fbp	Meta	Meta: measures our advertising on Facebook and Instagram.	about 3 months
fr (on facebook.com)	Meta	Meta: identifies the browser to Meta.	about 3 months
datr, sb (on facebook.com)	Meta	Meta: identifies the browser to Meta.	about 13 months
wd (on facebook.com)	Meta	Meta: identifies the browser to Meta.	7 days
bcookie (on linkedin.com)	LinkedIn	LinkedIn: measures our advertising on LinkedIn.	about 1 year
li_sugr (on linkedin.com)	LinkedIn	LinkedIn: measures our advertising on LinkedIn.	about 3 months
lidc (on linkedin.com)	LinkedIn	LinkedIn: server selection (load balancing).	1 day
__cf_bm (on linkedin.com)	LinkedIn	LinkedIn: distinguishes human from automated traffic.	30 minutes
_uetsid	Microsoft Advertising	Microsoft Advertising: groups your visit into a single session.	1 day
_uetvid	Microsoft Advertising	Microsoft Advertising: recognises a returning browser.	about 13 months

Cookie	Service	Purpose	Stored for
MUID (on bing.com)	Microsoft Advertising	Microsoft: browser identifier, used by Microsoft across several of its services, including Clarity and Microsoft advertising.	about 13 months
MR (on bing.com)	Microsoft Advertising	Microsoft: identifies the browser for measurement.	7 days
SRM_B (on bing.com)	Microsoft Advertising	Microsoft: identifies the browser for measurement.	about 13 months
_gcl_au	Google Ads	Google Ads: measures our advertising.	about 3 months
test_cookie (on doubleclick.net)	Google Ads	Google Ads: checks whether your browser accepts cookies.	less than 1 day
NID, SEARCH_SAMESITE (on google.com)	Google	Set when Google services load on our pages.	about 6 months
tfpsi	Teads	Teads: groups your visit into a single session for advertising measurement.	less than 1 day

9. How long cookies are kept

How long we keep a cookie depends on what it is for:

- Up to one day. Cookies that only need to last while you are using the website, for example those that group your visit into a single session.
- Up to about three months. Cookies that remember something between visits, including the record of your own cookie choice, and shorter-term advertising measurement.
- Up to about thirteen months. Cookies that recognise a returning browser over a longer period, used by our analytics and advertising providers.

The cookie that protects our forms against misuse is kept for about a year, because it serves the security of the website rather than measurement. No cookie set by our site is stored for longer than about thirteen months. If you decline, or use the "cookies" link, analytics and advertising cookies are deleted from your browser straight away, whatever their normal lifetime would have been.

10. Social media

Our website carries links and content relating to Facebook and LinkedIn. Two things are worth distinguishing.

If you use a social media button or embedded content, that network can see that you visited the page concerned and, if you are signed in to it, can associate the visit with your account there.

Separately, and only if you have accepted cookies, we use advertising tags from Meta, LinkedIn and TikTok. These report your visit to those companies so that we can measure our advertising and show you our advertisements on their platforms. They are listed in section 6 and their cookies in section 8.3.

11. Your rights and contacts

Subject to the conditions laid down by law, you have the right of access to your personal data, the right to request its correction or deletion, the right to object to its processing and the right to withdraw, for the future, a consent you have given. Our Data Protection page describes these rights in detail.

For any question about this notice or about how we handle your personal data: Firstcaution SA, Avenue Edouard-Rod 4, 1260 Nyon, info@firstcaution.ch, tel. 0840 78 78 78.

12. Updates to this notice

We update this notice when the cookies or services used on the site change. The version published on firstcaution.ch is the one in force; its date appears at the top of the document.