

Privacy Policy of moneysurfers.com

Welcome to the privacy policy of moneysurfers.com. This policy will help you understand what data we collect, why we collect it, and what your rights are in relation to it.

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Owner and Data Controller

Moneysurfers Sagl - Corso San Gottardo 16
6830 Chiasso (CH)

Owner contact email: info@moneysurfers.com

Type of Data we collect

Among the types of Personal Data that moneysurfers.com collects, by itself or through third parties, there are:

- Trackers
- city
- ZIP/Postal code
- state
- province
- country
- county
- latitude (of city)
- longitude (of city)
- metro area
- geography/region
- Usage Data
- IP address
- device information
- app information
- device logs
- operating systems
- browser information
- language
- launches
- number of sessions
- session duration
- scroll-to-page interactions
- mouse movements
- scroll position
- keypress events
- motion sensor events
- touch events
- video views
- clicks
- browsing history
- search history

- session statistics
- page views
- interaction events
- page events
- custom events
- Application opens
- unique device identifiers for advertising (Google Advertiser ID or IDFA, for example)
- number of Users
- Data communicated while using the service
- email address
- first name
- last name
- phone number
- answers to questions
- user content
- contents of the email or message
- profile picture
- date of the message
- time the message was sent
- sender of the message
- password

Complete details on each type of Personal Data collected are provided in the dedicated sections of this privacy policy or by specific explanation texts displayed prior to the Data collection.

Personal Data may be freely provided by the User, or, in case of Usage Data, collected automatically when using moneysurfers.com.

Unless specified otherwise, all Data requested by moneysurfers.com is mandatory and failure to provide this Data may make it impossible for moneysurfers.com to provide its services. In cases where moneysurfers.com specifically states that some Data is not mandatory, Users are free not to communicate this Data without consequences to the availability or the functioning of the Service.

Users who are uncertain about which Personal Data is mandatory are welcome to contact the Owner.

Any use of Cookies – or of other tracking tools — by moneysurfers.com or by the owners of third-party services used by moneysurfers.com serves the purpose of providing the Service required by the User, in addition to any other purposes described in the present document and in the Cookie Policy.

Users are responsible for any third-party Personal Data obtained, published or shared through moneysurfers.com.

Mode and place of processing the Data

Methods of processing

The Owner takes appropriate security measures to prevent unauthorised access, disclosure, modification, or unauthorised destruction of the Data.

The Data processing is carried out using computers and/or IT enabled tools, following organisational procedures and modes strictly related to the purposes indicated. In addition to the Owner, in some cases, the Data may be accessible to certain types of persons in charge, involved with the operation of moneysurfers.com (administration, sales, marketing, legal, system administration) or external parties (such as third-party technical service providers, mail carriers, hosting providers, IT companies, communications agencies) appointed, if necessary, as Data Processors by the Owner. The updated list of these parties may be requested from the Owner at any time.

Place

The Data is processed at the Owner's operating offices and in any other places where the parties involved in the processing are located.

Depending on the User's location, data transfers may involve transferring the User's Data to a country other than their own. To find out more about the place of processing of such transferred Data, Users can check the section containing details about the processing of Personal Data.

Retention time

Personal Data shall be processed and stored for as long as required by the purpose they have been collected for.

The purposes of processing

The Data concerning the User is collected to allow the Owner to provide its Service, comply with its legal obligations, respond to enforcement requests, protect its rights and interests (or those of its Users or third parties), detect any malicious or fraudulent activity, as well as the following:

- Traffic optimisation and distribution
- Spam and bots protection
- Advertising
- Analytics
- Tag management
- Interaction with live chat platforms
- User database management
- Heat mapping and session recording
- Remarketing and behavioural targeting
- Interaction with data collection platforms and other third parties
- Managing support and contact requests
- Managing contacts and sending messages
- Registration and authentication
- Registration and authentication provided directly by moneysurfers.com

Detailed information on the processing of Personal Data

Advertising

This type of service allows User Data to be utilised for advertising communication purposes. These communications are displayed in the form of banners and other advertisements on moneysurfers.com, possibly based on User interests. This does not mean that all Personal Data are used for this purpose. Information and conditions of use are shown below. Some of the services listed below may use Trackers to identify Users or they may use the behavioural retargeting technique, i.e. displaying ads tailored to the User's interests and behaviour, including those detected outside moneysurfers.com. For more information, please check the privacy policies of the relevant services. Services of this kind usually allow Users to opt out of such tracking. Users may learn how to opt out of interest-based advertising more generally by visiting the relevant opt-out section in this document.



Criteo

Company: Criteo SA

Place of processing: France

Personal Data processed: Trackers +1



Microsoft Advertising

Company: Microsoft Corporation

Place of processing: United States

Personal Data processed: Trackers +1



Google Ads conversion tracking

Company: Google LLC

Place of processing: United States

Personal Data processed: Trackers +1



LinkedIn conversion tracking (LinkedIn Insight Tag)

Company: LinkedIn Corporation

Place of processing: United States

Personal Data processed: device information +2



Meta ads conversion tracking (Meta pixel)

Company: Meta Platforms, Inc.

Place of processing: United States

Personal Data processed: Trackers +1



TikTok conversion tracking

Company: TikTok Inc.

Place of processing: United States

Personal Data processed: Trackers +1



Outbrain

Company: Outbrain UK

Place of processing: United States

Personal Data processed: Trackers +1



WhatsApp Business direct marketing

Company: Meta Platforms, Inc.

Place of processing: United States

Personal Data processed: answers to questions +10

Analytics

The services contained in this section enable the Owner to monitor and analyse web traffic and can be used to keep track of User behaviour.



User ID extension for Google Analytics

Company: Google LLC

Place of processing: United States

Personal Data processed: Trackers



Google Analytics Advertising Reporting Features

Company: Google LLC

Place of processing: United States

Personal Data processed: Trackers +2



Google Analytics 4

Company: Google LLC

Place of processing: United States

Personal Data processed: number of Users +3



Meta Events Manager

Company: Meta Platforms, Inc.

Place of processing: United States

Personal Data processed: browsing history +4

Heat mapping and session recording

Heat mapping services are used to display the areas of moneysurfers.com that Users interact with most frequently. This shows where the points of interest are. These services make it possible to monitor and analyse web traffic and keep track of User behaviour.

Some of these services may record sessions and make them available for later visual playback.





Microsoft Clarity

Company: Microsoft Corporation

Place of processing: United States

Personal Data processed: clicks +4

Interaction with data collection platforms and other third parties

This type of service allows Users to interact with data collection platforms or other services directly from the pages of moneysurfers.com for the purpose of saving and reusing data.

If one of these services is installed, it may collect browsing and Usage Data in the pages where it is installed, even if the Users do not actively use the service.



Mailchimp Widget

Company: Intuit Inc.

Place of processing: United States

Personal Data processed: email address +2

Interaction with live chat platforms

This type of service allows Users to interact with third-party live chat platforms directly from the pages of moneysurfers.com, in order to contact and be contacted by moneysurfers.com's support service.

If one of these services is installed, it may collect browsing and Usage Data in the pages where it is installed, even if the Users do not actively use the service. Moreover, live chat conversations may be logged.



HubSpot Chat

Company: HubSpot, Inc.

Place of processing: United States

Personal Data processed: Data communicated while using the service +2



WhatsApp Business Chat Widget

Company: Meta Platforms, Inc.

Place of processing: United States

Personal Data processed: answers to questions +10

Managing contacts and sending messages

This type of service makes it possible to manage a database of email contacts, phone contacts or any other contact information to communicate with the User.

These services may also collect data concerning the date and time when the message was viewed by the User, as well as when the User interacted with it, such as by clicking on links included in the message.



Trustpilot Automatic Feedback Service

Company: Trustpilot A/S

Place of processing: Denmark

Personal Data processed: email address +2

Managing support and contact requests

This type of service allows moneysurfers.com to manage support and contact requests received via email or by other means, such as the contact form.

The Personal Data processed depend on the information provided by the User in the messages and the means used for communication (e.g. email address).



WhatsApp Business customer support

Company: Meta Platforms, Inc.

Place of processing: United States

Personal Data processed: Data communicated while using the service +1

Registration and authentication

By registering or authenticating, Users allow moneysurfers.com to identify them and give them access to dedicated services. Depending on what is described below, third parties may provide registration and authentication services. In this case, moneysurfers.com will be able to access some Data, stored by these third-party services, for registration or identification purposes.

Some of the services listed below may also collect Personal Data for targeting and profiling purposes; to find out more, please refer to the description of each service.



Sign in with Apple

Company: Apple Inc.

Place of processing: United States

Personal Data processed: email address +1

Registration and authentication provided directly by moneysurfers.com

By registering or authenticating, Users allow moneysurfers.com to identify them and give them access to dedicated services. The Personal Data is collected and stored for registration or identification purposes only. The Data collected are only those necessary for the provision of the service requested by the Users.



Direct registration

Personal Data processed: email address +3

Remarketing and behavioural targeting

This type of service allows moneysurfers.com and its partners to inform, optimize and serve advertising based on past use of moneysurfers.com by the User.

This activity is facilitated by tracking Usage Data and by using Trackers to collect information which is then transferred to the partners that manage the remarketing and behavioural targeting activity.

Some services offer a remarketing option based on email address lists.

Services of this kind usually allow Users to opt out of such tracking. Users may learn how to opt out of interest-based advertising more generally by visiting the relevant opt-out section in this document.



TikTok Remarketing

Company: TikTok Information Technologies UK Limited

Place of processing: United Kingdom

Personal Data processed: Trackers +1

Spam and bots protection

This type of service analyses the traffic of moneysurfers.com, potentially containing Users' Personal Data, with the purpose of filtering it from unwanted parts of traffic, messages and content that are recognised as spam or protecting it from malicious bots activities.



Cloudflare Bot Management

Company: Cloudflare, Inc.

Place of processing: United States

Personal Data processed: app information +37

Tag management

This type of service helps the Owner to manage the tags or scripts needed on moneysurfers.com in a centralised fashion. This results in the Users' Data flowing through these services, potentially resulting in the retention of this Data.



Google Tag Manager

Company: Google LLC

Place of processing: United States

Personal Data processed: Trackers +1

Traffic optimisation and distribution

This type of service allows moneysurfers.com to distribute their content using servers located across different countries and to optimise their performance.

Which Personal Data are processed depends on the characteristics and the way these services are implemented. Their function is to filter communications between moneysurfers.com and the User's browser.

Considering the widespread distribution of this system, it is difficult to determine the locations to which the contents that may contain Personal Information of the User are transferred.



Cloudflare

Company: Cloudflare, Inc.

Place of processing: United States

Personal Data processed: Trackers +1



jsDelivr CDN

Company: jsdelivr.com

Place of processing: Poland

Personal Data processed: Usage Data

User database management

This type of service allows the Owner to build user profiles by starting from an email address, a personal name, or other information that the User provides to moneysurfers.com, as well as to track User activities through analytics features. This Personal Data may also be matched with publicly available information about the User (such as social networks' profiles) and used to build private profiles that the Owner can display and use for improving moneysurfers.com.

Some of these services may also enable the sending of timed messages to the User, such as emails based on specific actions performed on moneysurfers.com.



HubSpot CRM

Company: HubSpot, Inc.

Place of processing: United States

Personal Data processed: email address +4

Information on opting out of interest-based advertising

In addition to any opt-out feature provided by any of the services listed in this document, Users may learn more on how to generally opt out of interest-based advertising within the dedicated section of the Cookie Policy.

Cookie Policy

Moneysurfers.com uses Trackers. To learn more, Users may consult the [Cookie Policy](#).

Further Information for Users in the European Union

Legal basis of processing

The Owner may process Personal Data relating to Users if one of the following applies:

- Users have given their consent for one or more specific purposes.
- provision of Data is necessary for the performance of an agreement with the User and/or for any pre-contractual obligations thereof;
- processing is necessary for compliance with a legal obligation to which the Owner is subject;
- processing is related to a task that is carried out in the public interest or in the exercise of official authority vested in the Owner;
- processing is necessary for the purposes of the legitimate interests pursued by the Owner or by a third party.

In any case, the Owner will gladly help to clarify the specific legal basis that applies to the processing, and in particular whether the provision of Personal Data is a statutory or contractual requirement, or a requirement necessary to enter into a contract.

Further information about retention time

Personal Data shall be processed and stored for as long as required by the purpose they have been collected for.

Therefore:

- Personal Data collected for purposes related to the performance of a contract between the Owner and the User shall be retained until such contract has been fully performed.
- Personal Data collected for the purposes of the Owner's legitimate interests shall be retained as long as needed to fulfill such purposes. Users may find specific information regarding the legitimate interests pursued by the Owner within the relevant sections of this document or by contacting the Owner.

The Owner may be allowed to retain Personal Data for a longer period whenever the User has given consent to such processing, as long as such consent is not withdrawn. Furthermore, the Owner may be obliged to retain Personal Data for a longer period whenever required to fulfil a legal obligation or upon order of an authority.

Once the retention period expires, Personal Data shall be deleted. Therefore, the right of access, the right to erasure, the right to rectification and the right to data portability cannot be enforced after expiration of the retention period.

The rights of Users based on the General Data Protection Regulation (GDPR)

Users may exercise certain rights regarding their Data processed by the Owner.

In particular, Users have the right to do the following, to the extent permitted by law:

- **Withdraw their consent at any time.** Users have the right to withdraw consent where they have previously given their consent to the processing of their Personal Data.
- **Object to processing of their Data.** Users have the right to object to the processing of their Data if the processing is carried out on a legal basis other than consent.
- **Access their Data.** Users have the right to learn if Data is being processed by the Owner, obtain disclosure regarding certain aspects of the processing and obtain a copy of the Data undergoing processing.
- **Verify and seek rectification.** Users have the right to verify the accuracy of their Data and ask for it to be updated or corrected.
- **Restrict the processing of their Data.** Users have the right to restrict the processing of their Data. In this case, the Owner will not process their Data for any purpose other than storing it.
- **Have their Personal Data deleted or otherwise removed.** Users have the right to obtain the erasure of their Data from the Owner.
- **Receive their Data and have it transferred to another controller.** Users have the right to receive their Data in a structured, commonly used and machine readable format and, if technically feasible, to have it transmitted to another controller without any hindrance.
- **Lodge a complaint.** Users have the right to bring a claim before their competent data protection authority.

Users are also entitled to learn about the legal basis of Data transfers to a country outside the European Union or to any international organisation governed by public international law or set up by two or more countries, such as the UN, and about the security measures taken by the Owner to safeguard their Data.

If any such transfer takes place, Users can find out more by checking the relevant sections of this document or enquire with the Owner using the information provided in the contact section.

Details about the right to object to processing

Where Personal Data is processed for a public interest, in the exercise of an official authority vested in the Owner or for the purposes of the legitimate interests pursued by the Owner, Users may object to such processing by providing a ground related to their particular situation to justify the objection.

Users must know that, however, should their Personal Data be processed for direct marketing purposes, they can object to that processing at any time, free of charge and without providing any justification. Where the User objects to processing for direct marketing purposes, the Personal Data will no longer be processed for such purposes. To learn whether the Owner is processing Personal Data for direct marketing purposes, Users may refer to the relevant sections of this document.

How to exercise these rights

Any requests to exercise User rights can be directed to the Owner through the contact details provided in this document. Such requests are free of charge and will be answered by the Owner as early as possible and always within one month, providing Users with the information required by law. Any rectification or erasure of Personal Data or restriction of processing will be communicated by the Owner to each recipient, if any, to whom the Personal Data has been disclosed unless this proves impossible or involves disproportionate effort. At the Users' request, the Owner will inform them about those recipients.

Further information for Users in Switzerland

This section applies to Users in Switzerland, and, for such Users, supersedes any other possibly divergent or conflicting information contained in the privacy policy.

Further details regarding the categories of Data processed, the purposes of processing, the categories of recipients of the personal data, if any, the retention period and further information about Personal Data can be found in **the section titled "Detailed information on the processing of Personal Data" within this document.**

The rights of Users according to the Swiss Federal Act on Data Protection

Users may exercise certain rights regarding their Data within the limits of law, including the following:

- right of access to Personal Data;
- right to object to the processing of their Personal Data (which also allows Users to demand that processing of Personal Data be restricted, Personal Data be deleted or destroyed, specific disclosures of Personal Data to third parties be prohibited);
- right to receive their Personal Data and have it transferred to another controller (data portability);
- right to ask for incorrect Personal Data to be corrected.

How to exercise these rights

Any requests to exercise User rights can be directed to the Owner through the contact details provided in this document. Such requests are free of charge and will be answered by the Owner as early as possible, providing Users with the information required by law.

Additional information about Data collection and processing

Legal action

The User's Personal Data may be used for legal purposes by the Owner in Court or in the stages leading to possible legal action arising from improper use of moneysurfers.com or the related Services.

The User declares to be aware that the Owner may be required to reveal personal data upon request of public authorities.

Additional information about User's Personal Data

In addition to the information contained in this privacy policy, moneysurfers.com may provide the User with additional and contextual information concerning particular Services or the collection and processing of Personal Data upon request.

System logs and maintenance

For operation and maintenance purposes, moneysurfers.com and any third-party services may collect files that record interaction with moneysurfers.com (System logs) or use other Personal Data (such as the IP Address) for this purpose.

Information not contained in this policy

More details concerning the collection or processing of Personal Data may be requested from the Owner at any time. Please see the contact information at the beginning of this document.

Changes to this privacy policy

The Owner reserves the right to make changes to this privacy policy at any time by notifying its Users on this page and possibly within moneysurfers.com and/or - as far as technically and legally feasible - sending a notice to Users via any contact information available to the Owner. It is strongly recommended to check this page often, referring to the date of the last modification listed at the bottom.

Should the changes affect processing activities performed on the basis of the User's consent, the Owner shall collect new consent from the User, where required.

Definitions and legal references

Personal Data (or Data)

Any information that directly, indirectly, or in connection with other information — including a personal identification number — allows for the identification or identifiability of a natural person.

Usage Data

Information collected automatically through moneysurfers.com (or third-party services employed in moneysurfers.com), which can include: the IP addresses or domain names of the computers utilised by the Users who use moneysurfers.com, the URI addresses (Uniform Resource Identifier), the time of the request, the method utilised to submit the request to the server, the size of the file received in response, the numerical code indicating the status of the server's answer (successful outcome, error, etc.), the country of origin, the features of the browser and the operating system utilised by the User, the various time details per visit (e.g., the time spent on each page within the Application) and the details about the path followed within the Application with special reference to the sequence of pages visited, and other parameters about the device operating system and/or the User's IT environment.

User

The individual using moneysurfers.com who, unless otherwise specified, coincides with the Data Subject.

Data Subject

The natural person to whom the Personal Data refers.

Data Processor (or Processor)

The natural or legal person, public authority, agency or other body which processes Personal Data on behalf of the Controller, as described in this privacy policy.

Data Controller (or Owner)

The natural or legal person, public authority, agency or other body which, alone or jointly with others, determines the purposes and means of the processing of Personal Data, including the security measures concerning the operation and use of moneysurfers.com. The Data Controller, unless otherwise specified, is the Owner of moneysurfers.com.

moneysurfers.com (or this Application)

The means by which the Personal Data of the User is collected and processed.

Service

The service provided by moneysurfers.com as described in the relative terms (if available) and on this site/application.

European Union (or EU)

Unless otherwise specified, all references made within this document to the European Union include all current member states to the European Union and the European Economic Area.

Cookie

Cookies are Trackers consisting of small sets of data stored in the User's browser.

Tracker

Tracker indicates any technology - e.g Cookies, unique identifiers, web beacons, embedded scripts, e-tags and fingerprinting - that enables the tracking of Users, for example by accessing or storing information on the User's device.

Legal information

This privacy statement has been prepared based on provisions of multiple legislations.

This privacy policy relates solely to moneysurfers.com, if not stated otherwise within this document.

How can we help?

What you can do

Your data

- [Ask us to know and access the information we hold on you](#)
- [Ask us to correct information we hold on you](#)
- [Ask us to be forgotten \(delete the information we hold on you\)](#)
- [Ask to port your data to another service](#)

In case of issues

While we strive to create a positive user experience, we understand that issues may occasionally arise between us and our users. If this is the case, please feel free to contact us.

[Contact us](#)

Footer

moneysurfers.com

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6830 Chiasso (CH)

Owner contact email: info@moneysurfers.com

Downloadable documents

- [Privacy Policy](#)
Latest update: 14 November 2025
- [Cookie Policy](#)
Latest update: 14 November 2025

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