



# AI - Statement

Marcuard Heritage AG or one of its affiliated companies (hereinafter referred to as Marcuard Heritage), may use artificial intelligence (**AI**) techniques in various areas of its business. By this we mean systems that act based on training rather than being fully programmed by humans.

They are thus able to recognize patterns or create or change content. Their use should be expected in the following areas:

- **Security, combating abuse:** For example, detecting suspicious activity in e-mails (malware), in transactions, in our networks or on recordings;
- **Customer care:** For example, to be able to answer customer enquiries automatically (e.g. chatbot), to document messages from and conversations with customers (e.g. by creating transcripts, log or summaries) and analyze them (e.g. to improve the quality or to better understand or assess the moods and opinions of persons), and to help us communicate with them (e.g. formulate emails);
- **Data analytics:** For example, analyzing data (e.g. transactions, website usage) for specific patterns, whether for non-personal purposes (e.g. market research, product development, training AI models) or for personal purposes (e.g. who is likely to be interested in a topic or offer, personalized advertising);
- **Online offers:** For example, to automatically generate content for our online services (e.g. images, summaries, translations, videos, avatars);
- **Development:** For example, program software, to generate data for product tests, to detect defects and for virtualization in the context of product development;
- **Human resources:** For example, to pre-screen applicants' documents for aspects that are important to us (but not to make a decision);
- **Everyday work:** For example, supporting us in our day-to-day work with texts, images and other content (e.g. creating summaries, translations, content generation), searching for information on databases and on the Internet and as an assistant in the operation, management and development of our business.

We have regulated the use of AI internally, weighed up the opportunities and risks in advance of our use of AI and ensured appropriate human supervision where important matters are concerned. Where we offer dialogues with an AI, we will make this evident and, if necessary, point out potential errors. We also use data that we have within the scope of the law to train our own or third-party AI models and systems. See our [Privacy & cookies statement](#) the collection of personal data.

If you have any questions, incidents or requests, please contact the [Marcuard Heritage entity](#) closest to you.