

OPEN CHAPTER

PRIVACY POLICY

Last updated: 30 September 2026

1. Controller

The controller responsible for the processing of personal data in connection with the Open Chapter website and booking platform is:

Open Chapter
Operated by AT Handel & Dienstleistung GmbH
8604 Volketswil
Switzerland

Email: info@athd.ch

Open Chapter is a platform for the presentation and direct booking of selected holiday homes, villas and other accommodation.

This Privacy Policy explains how we collect, use, store and protect personal data when you visit our website, use our booking platform, make a reservation or otherwise interact with Open Chapter.

Our processing of personal data is primarily governed by the Swiss Federal Act on Data Protection (FADP/DSG). Where applicable, additional data protection legislation, including the EU General Data Protection Regulation (GDPR), may apply depending on the location and circumstances of the individual concerned.

The Swiss Federal Data Protection and Information Commissioner (FDPIC/EDÖB) requires website operators to provide transparent and comprehensible information about their processing of personal data.

2. Personal Data We Process

Depending on how you use Open Chapter, we may process the following categories of personal data:

When you browse our website

- IP address
- browser and device information
- operating system
- date and time of access
- technical information required to operate and secure the website
- information concerning interactions with the website where technically necessary

When you make a booking

We may collect:

- first and last name
- email address
- telephone number
- billing information
- booking details

- accommodation and travel dates
- number of guests
- payment and transaction information
- information necessary to communicate with you regarding your reservation

We only request information that is reasonably necessary for the booking, payment, administration and fulfilment of the services.

When you contact us

If you contact us by email, telephone, WhatsApp or another available communication channel, we may process the information you provide, including your name, contact details and the content of your communication.

3. Purposes of Processing

We process personal data for the following purposes:

- operating and maintaining the Open Chapter website and booking platform;
- processing and administering reservations;
- communicating with guests regarding bookings;
- processing payments;
- sending booking confirmations and transactional notifications;
- providing customer support;
- managing cancellations, changes and refunds;
- preventing fraud, misuse and security incidents;
- complying with legal and regulatory obligations;
- maintaining accounting and business records;
- protecting our legal rights and interests; and
- ensuring the security and functionality of our services.

We do not use customer data for third-party advertising or behavioural advertising.

4. Legal Basis for Processing

Where the Swiss FADP applies, Open Chapter processes personal data in accordance with the applicable requirements of Swiss data protection law.

Depending on the circumstances, processing may be necessary for:

- entering into or performing a contract with you;
- complying with legal obligations;
- protecting legitimate interests, including the security and operation of our platform; or
- other legally permissible purposes.

Where applicable law requires consent, we will obtain it before carrying out the relevant processing.

5. Our Booking System

Open Chapter uses an in-house / proprietary custom booking engine.

Reservations, booking logic and customer booking data are handled through our own booking platform.

We do not use an external third-party booking marketplace or external booking processor for the reservation itself.

iCal calendar synchronization

Our booking platform may use iCal calendar feeds solely for read-only calendar synchronization.

iCal is not used as an external booking processor and does not independently process or confirm reservations on behalf of Open Chapter.

6. Payment Processing - Stripe

Payments made through Open Chapter are processed using Stripe.

For users outside the Americas, Stripe identifies Stripe Payments Europe, Limited (SPEL) as the relevant contracting entity for its Data Processing Agreement in applicable circumstances. Stripe's documentation also states that Stripe may act as a processor or controller depending on the particular processing activity.

When you make a payment, payment-related information may be transmitted directly to Stripe for the purpose of processing the transaction.

Depending on the payment method used, this may include information such as:

- name;
- email address;
- billing information;
- payment card or other payment-method information;
- transaction amount;
- currency;
- transaction and payment identifiers.

Open Chapter does not need to store your full payment card number on its own systems where payment processing is handled by Stripe.

Stripe may process personal data in jurisdictions outside Switzerland. Stripe states that it uses applicable transfer mechanisms, including the Swiss-U.S. Data Privacy Framework and other appropriate safeguards where required.

Further information is available in Stripe's privacy documentation.

7. Hosting - Vercel

The Open Chapter website and related application infrastructure are hosted using Vercel Inc.

Vercel may process technical information and data transmitted through the platform as necessary to provide hosting, deployment, security and infrastructure services.

Vercel's current Data Processing Addendum provides for processing of customer data as a processor and contains provisions concerning international data transfers, including transfers involving Switzerland.

Vercel may also process certain service-generated or account-related information under its own privacy notice.

Open Chapter configures its platform so that personal data is processed only to the extent necessary for the operation and provision of our services.

8. Transactional Email - Resend

Open Chapter uses Resend / Resend, Inc. for transactional email communications.

This service may be used to send:

- booking confirmations;

- reservation-related notifications;
- payment-related notifications;
- cancellation or modification notifications;
- customer service communications; and
- other operational emails relating to the use of Open Chapter.

Depending on the email, Resend may process information such as the recipient's email address, email content, delivery information and technical logs.

Resend states that customer data is stored in the United States and that transfers involving Switzerland are supported by contractual safeguards, including the applicable Standard Contractual Clauses and other transfer mechanisms.

Resend also states that it acts as a processor for customer data processed through its service, while certain account, billing and service-usage data may be processed by Resend as an independent controller.

9. Analytics and Tracking

Open Chapter currently does not use third-party analytics or advertising tracking systems.

In particular, we do not use:

- Google Analytics;
- Meta Pixel;
- TikTok Pixel;
- advertising pixels;
- third-party behavioural advertising trackers; or
- third-party marketing cookies.

We therefore do not use third-party analytics cookies to create advertising profiles or track users across unrelated websites.

If this changes in the future, this Privacy Policy will be updated accordingly and, where required, users will be provided with the necessary information or consent options.

10. Cookies and Similar Technologies

Open Chapter uses only cookies or similar technical technologies that are strictly necessary for the operation and security of the website and booking platform.

These technologies may be required for purposes such as:

- maintaining secure sessions;
- enabling booking functionality;
- maintaining necessary technical settings;
- preventing fraudulent or abusive activity;
- supporting secure payment functionality; and
- ensuring the website functions correctly.

We do not currently use optional marketing, advertising or behavioural tracking cookies.

Where technically necessary cookies are used, they are not used to create advertising profiles.

Stripe may use cookies or similar technologies within its own payment environment where necessary for payment processing, fraud prevention, security or other purposes determined by Stripe. Such processing is governed by Stripe's applicable privacy documentation.

11. Third-Party Service Providers

To operate Open Chapter, we use selected technical service providers.

These currently include:

Provider	Purpose
Stripe	Payment processing
Vercel	Website and application hosting/infrastructure
Resend	Transactional emails
iCal	Read-only calendar synchronization

Open Chapter's proprietary booking engine itself handles the reservation logic and booking data.

Where third-party providers process personal data on our behalf, we take appropriate contractual and organisational measures as required by applicable data protection law.

12. International Data Transfers

Some of our service providers are located outside Switzerland and may process personal data internationally.

This applies in particular to infrastructure and service providers such as Vercel, Stripe and Resend.

Swiss data protection law permits international transfers where the applicable legal requirements are satisfied, including where the destination provides an adequate level of protection or appropriate safeguards are in place.

Our providers maintain their own contractual and technical safeguards for international processing.

For example:

- Stripe states that it relies on mechanisms including the Swiss-U.S. Data Privacy Framework and contractual safeguards for applicable transfers.
- Resend states that transfers involving Switzerland are supported by the applicable Standard Contractual Clauses and other recognised mechanisms.
- Vercel's current DPA contains specific provisions concerning international transfers from Switzerland.

13. Data Retention

We retain personal data only for as long as reasonably necessary for the purposes for which it was collected.

Booking and transaction information may need to be retained for longer periods where required by:

- Swiss accounting and tax legislation;
- contractual obligations;
- legal claims;
- statutory retention requirements; or
- other legal obligations.

When personal data is no longer required and there is no legal obligation or legitimate reason to retain it, it will be deleted or anonymised where technically feasible.

Third-party providers may have their own retention periods under their respective contractual and privacy terms.

14. Data Security

We use appropriate technical and organisational measures designed to protect personal data against:

- unauthorised access;
- accidental loss;
- destruction;
- alteration;
- disclosure; and
- other unlawful processing.

These measures include appropriate access controls, secure communication technologies and security measures provided by our infrastructure and payment service providers.

However, no transmission or storage system on the internet can be guaranteed to be completely secure.

15. Data Disclosure

We do not sell personal data to third parties.

Personal data may be disclosed where necessary to:

- payment service providers;
- hosting and infrastructure providers;
- transactional email providers;
- accommodation partners where necessary to fulfil a reservation;
- professional advisers;
- insurers or financial institutions where relevant;
- authorities where legally required; or
- other service providers necessary for the operation of Open Chapter.

Such disclosure is limited to information reasonably necessary for the relevant purpose.

16. Your Data Protection Rights

Under applicable Swiss data protection law, you may have the right to:

- request information about whether we process personal data concerning you;
- request access to your personal data;
- request correction of inaccurate personal data;
- request deletion where the legal requirements are met;
- request restriction of processing in applicable circumstances;
- object to certain processing;
- request data portability where the legal requirements are met; and
- exercise other rights provided by applicable data protection law.

The Swiss Federal Data Protection and Information Commissioner confirms that individuals may request information about processing and, where applicable, correction, deletion, restriction, objection and data portability.

These rights are not absolute and may be subject to statutory exceptions, including legal retention obligations or other overriding interests.

To exercise your rights, please contact:

Open Chapter / AT Handel & Dienstleistung GmbH
Email: info@athd.ch

We may need to verify your identity before processing certain requests.

17. Automated Decision-Making

Open Chapter does not currently use automated individual decision-making that produces legal effects or similarly significant effects on individuals.

18. Children's Privacy

Our services are intended for adults making or arranging accommodation bookings.

We do not knowingly collect personal data directly from children for independent use of the booking platform.

Where information about children is provided as part of a family or group booking, that information is processed only to the extent necessary for the reservation and provision of the booked services.

19. External Websites and Services

Our website may contain links to external websites or services.

Open Chapter is not responsible for the privacy practices, content or security of external websites that are not operated by us.

We recommend reviewing the privacy policy of any external service before providing personal data.

20. Changes to This Privacy Policy

We may update this Privacy Policy from time to time to reflect:

- changes to our services;
- changes to our technical infrastructure;
- changes to third-party providers;
- changes in applicable law; or
- changes to our data processing practices.

The current version published on our website is authoritative.

The date of the latest update is displayed at the beginning of this Privacy Policy.

21. Contact

For questions regarding this Privacy Policy or the processing of personal data by Open Chapter, please contact:

Open Chapter
Operated by AT Handel & Dienstleistung GmbH
8604 Volketswil
Switzerland

Email: info@athd.ch

Applicable law: Swiss data protection law, in particular the Federal Act on Data Protection (FADP/DSG), applies to the processing described in this Privacy Policy, subject to any other mandatory data protection laws that may apply in a particular case.