

CHARTER

Personal data security and management

In a context of digital transformation, the protection of personal data is a crucial issue. Banks, financial institutions and management companies are particularly affected by the types and volume of data processed. Crédit Mutuel Asset Management, a management company of Crédit Mutuel Alliance Fédérale, faithful to the Group's values, is committed to a safer and more ethical digital environment.

In order to provide relevant and effective services, Crédit Mutuel Asset Management must be able to properly collect and process personal data. This information is used for the benefit of those with whom we have relationships. It must be used to provide high quality support and service tailored to needs. With this charter, Crédit Mutuel Asset Management makes concrete commitments on the protection of personal data and respect for privacy, in accordance with the regulations in force. But it also intends to play its full role within Crédit Mutuel Alliance Fédérale in order to be a benchmark player in terms of ethics, transparency and digital security.

QUALITY

Getting to know you well

In order to simplify, speed up and customise our services, your trust and our knowledge of your situation are essential. By having precise, up-to-date and authenticated contact information, we will be able to reach you as best we can when necessary. Taking account of changes in your situation and in your environment is the best guarantee of being able to provide you with quality service. It is a legal obligation in many areas. Your collaboration in updating these data is the best guarantee of a service that we strive to provide that is increasingly responsive, personalised and close to you... even remotely.

TRANSPARENCY

Communicating on the processing of your data

To serve you, we collect and process your personal data fairly and transparently. Communication on the traceability of our actions in the processing of your personal data is a priority and we are committed to clearly and accurately informing you about the use of these data.

SECURITY

Ensuring the protection and integrity of your data

Because the confidentiality and integrity of personal data is essential to maintaining your trust in us, we ensure their security. We have therefore put in place verification and certification procedures for our tools, designed to protect all your data against malicious use. As IT security is at the heart of our business, our teams of specialists are continuously working to ensure the maximum protection of your data, and this applies in all areas of our business.

ETHICS

Using your data for your benefit

The personal information we hold is used to provide you with the most relevant services. This information is confidential and is not, under any circumstances, sold to a third-party company. Any

transmission of certain personal data to suppliers outside the Group is always carried out within a strictly defined framework, for a limited period and with trusted suppliers.

CONTROL

Allowing you to maintain control over your data

Your business contact is the primary guarantor of the control you can exercise over your data. You have the right to access your personal data and to oppose processing in certain cases. When consulting our website, you are provided with information about our cookies policy.

GLOSSARY

PERSONAL DATA

Article 4 of the European Personal Data Protection Regulation:

"'Personal data' means any information relating to an identified or identifiable natural person ('data subject'); an identifiable natural person is one who can be identified, directly or indirectly, in particular by reference to an identifier such as a name, an identification number, location data, an online identifier or to one or more factors specific to the physical, physiological, genetic, mental, economic, cultural or social identity of that natural person."

INFORMATION SYSTEM (IS)

"The Information System (IS) is an organised set of resources that enables information to be collected, stored, processed and distributed, usually through a computer."

USER OF THE IS

"The users of the IS are the people who have the resources and authorisations necessary to access the Information System."