

PERSONAL DATA PROTECTION POLICY

Crédit Mutuel Asset Management makes privacy and personal data protection a priority.

This document demonstrates the commitment to implement the appropriate technical and organisational measures when collecting and using the personal data of natural persons acting on behalf of a legal entity (legal representative, employee, etc.) or the data of natural persons transmitted to us for the execution of the signed contract/service (hereinafter referred to as 'relevant persons'), when subscribing to products and/or services and throughout our relationship, for the responsible use of personal data.

Personal data of natural persons acting for professional purposes (sole proprietorships, craftsmen, etc.) fall under the personal data protection policy of individuals.

All natural persons whose personal data are transmitted to us must be informed, particularly of their rights. This personal data protection policy may be forwarded to the relevant persons in order to present to them the procedures for processing their data used by Crédit Mutuel Asset Management.

In this policy, when we refer to personal data as 'your data', it is the data of the relevant natural persons.

Crédit Mutuel Asset Management undertakes to comply with all of its obligations under the regulations applicable to the processing of personal data, specifically:

- Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 applicable from 25 May 2018 (hereinafter the '*General Data Protection Regulation*' or 'GDPR').
- the French Data Protection Act (Loi informatique et Libertés) No. 78-17 of 6 January 1978 as amended;
- Any recommendations of any Supervisory Authority.

Personal data are also protected by the professional secrecy to which we are bound.

1. Some definitions

'Personal Data': Any information that relates to an identified natural person, or a person that can be identified directly or indirectly by an identification item such as a name, telephone number, postal address, email address, identification number, location data, etc.

'Processing of personal data': Any operation carried out on personal data such as collection, recording, organisation, retention, adaptation, modification, extraction, consultation, use, interconnection, limitation, erasing, destruction, etc.

'Controller': The natural person or legal entity, public or private, or the service, which determines alone or together with others the purposes and means of processing.

'Subcontractor': The natural person or legal entity, public or private, or the service that processes personal data on behalf of the controller.

2. Data Protection Officer

Specialised in the area of personal data protection, responsible for informing and advising the controller, ensuring compliance with the applicable regulations, and privileged contact with the

French national commission for information technology and freedoms (Commission Nationale de l'Informatique et des Libertés, CNIL), the data protection officer is a guarantee of confidence and a guarantor of the exercise of the rights of individuals on data processing.

3. Collected personal data

Personal data that we collect or hold are strictly necessary for our business to enable us to offer you suitable products and/or services.

We have to collect:

- Identity data such as first name(s), last name(s), date and place of birth, etc.
- Contact details such as postal address, business email address, telephone number(s),
- Data on professional situation.

Data may be collected directly from relevant persons or from the following sources (non-exhaustive list):

- Publications or databases such as the Journal Officiel, the Bulletin Officiel des Annonces Civiles et Commerciales
- Anti-fraud bodies
- Websites, social networks for data that you have made public.
- Sponsorship
- The use of business prospecting files

4. Purposes of processing

The purposes of the processing of Personal Data are:

- Knowledge of natural persons (managers or other contact persons linked to legal entities whose accounts we manage),
- Routing of inter-company communications to the contact person concerned,
- The communication of information on products and services, in particular via emails, mobile alerts, letters, text messages or telephone calls. These communications concern our existing services and products as well as new services and exclusive offers that may be of interest to you. You can inform us at any time that you no longer wish to receive marketing communications.

If you ask not to receive any more marketing communications or if you wish to receive these communications again, we will keep a computer record of these requests as documentation.

- The execution of the contract between us and the legal entity.

5. Legal basis for processing

We collect and use your personal data on the basis of the following:

- To execute a contract entered into with you or to provide you with pre-contractual information
- To respond to our legal and regulatory obligations
- To respond to our mutual legitimate interests

6. The recipients of personal data that are collected and processed

Your personal data are only communicated to authorised and specified recipients.

These recipients may access your data within the limits necessary to achieve the purposes described above.

Please be advised that recipients may be:

- Our institution as controller,
- Our qualified sales network and sales management personnel,
- The institutions and companies that are part of the group to which we belong and our partners,
- Service providers and subcontractors performing services on our behalf
- Guarantors
- Brokers and insurers
- Duly empowered judicial and/or administrative authorities
- Regulated professions (examples: notaries, lawyers, bailiffs)

7. The retention of your personal data (managers' data will follow the same regime as legal entity data in terms of retention)

Your personal data are stored throughout the relationship as long as the legal entity uses our products and services. They may be kept beyond the time frame of the relationship, particularly in order to comply with applicable regulations, to assert our rights or to defend our interests.

Your data can be archived for a longer period for claims and/or litigation management, to meet our regulatory obligations, or to satisfy requests of duly authorized judicial or administrative authorities.

For customers, depending on the data type involved and applicable legislation, data may be retained for up to 10 years after the end of the relationship or transaction.

Personal data collected upon subscription to our newsletters via our website will be retained throughout the duration of said subscription and for up to five years from the date of unsubscription to said newsletters.

Your personal data are therefore kept for the period necessary to achieve the purposes for which they are collected and processed. They will be safely destroyed or are anonymised.

Where personal data are collected for several purposes, they are kept until the longest retention or archiving period has run out.

8. Transfer of personal data outside the European Union

Your personal data may be transferred in limited cases and for strictly defined purposes to a country outside the European Union. We will ensure that they are protected via:

- The existence of an adequacy decision issued by the European Commission which recognises an adequate level of protection for the recipient country;
- If the level of protection has not been recognised as equivalent by the European Commission, we rely on the establishment of appropriate guarantees such as standard contractual clauses approved by the European Commission.

9. Your rights

You have rights concerning the collection and processing of your personal data, which can be exercised under the conditions laid down by the regulations in force, namely:

- The right to be informed in a comprehensible and easily accessible manner about the purposes of the processing and the data retention period, as specified above;
- The right to access your data;
- The right to correct and obtain changes to your data that are inaccurate or incomplete;
- The right to erase your data unless we have legal or legitimate reasons to keep it;
- The right for you to oppose processing when it is based on the legitimate interest of the controller;
- The right for you to oppose, at no cost and without having to justify said opposition, the use of your data for business prospection for the legal entity;
- The right to lodge a complaint with the Commission Nationale de l'Informatique et des Libertés (CNIL), 3 Place de Fontenoy, TSA 80715, 75334 Paris Cedex 07, or on the website, www.cnil.fr/fr/plaintes.

We would like to point out that the exercise of some of these rights may result, on a case-by-case basis, in the management company being unable to provide the service.

You may exercise any of the rights listed above by writing to the following address: DATA PROTECTION OFFICER, 63 chemin Antoine Pardon, 69814 Tassin Cedex, France.

10. Security of your personal data

We implement technical and organisational measures to protect your data, including the implementation of appropriate physical, logical, and organisational security measures, encryption, anonymisation to ensure the confidentiality and integrity of your data, and to avoid unauthorised access.

11. Updating the personal data protection policy

Our personal data protection policy will be regularly updated to take legislative and regulatory developments into account.

The latest version is available on our websites.