

Crédit Agricole Leasing & Factoring

Data Privacy Policy

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Crédit Agricole Leasing & Factoring - Company approved by the Prudential Control and Resolution Authority and approved as an insurance brokerage company - No. Orias 07 030 220 (www.orias.fr). Limited company with capital of €195,257,220 - 692 029 457 RCS Nanterre – Siret 692 029 457 01126 – Intracommunity VAT number FR 02 692 029

Crédit Agricole Leasing & Factoring

Data Privacy Policy

Crédit Agricole Leasing & Factoring (CAL&F), a specialized financial company, is committed to ensuring that the processing of personal data that it implements complies with the General Data Protection Regulation (GDPR) 2016/679 of the European Parliament and of the Council of 27 April 2016, applicable since 25 May 2018.

Who is this policy intended for?

This policy is intended for you as an individual concerned by personal data processing implemented by Crédit Agricole Leasing & Factoring, whether you are acting as a private individual in a private capacity, or in the context of a professional activity.

It concerns you in particular if you are: a customer or former customer, a prospect, a signatory representing the legal entity, an associate, a service provider, a partner, a supplier, a guarantor or surety, legal representative person, a rightful claimant or participant in a financing file, or any other third party who is a natural person, in particular registered with the Trade and Companies Registry.

The Data Protection Officer

Crédit Agricole Leasing & Factoring has appointed a Data Protection Officer, whom you can contact for any additional information or to exercise your rights pursuant to the GDPR (see paragraph "The rights of the data subject").

Purposes and legal basis of processing

Crédit Agricole Leasing & Factoring acts as a Data Controller within the meaning of the Personal Data Protection Regulation.

Crédit Agricole Leasing & Factoring undertakes to comply with all the obligations incumbent on them resulting from the regulations applicable to the Processing of Personal Data, in particular, Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 applicable since 25 May 2018.

In accordance with its commitments, the Crédit Agricole Group, to which Crédit Agricole Leasing & Factoring belongs, does not sell its customers' personal data.

The personal data of the data subject, collected by Crédit Agricole Leasing & Factoring as data controller, during the signature or during the performance of a contract, may be subject to automated or non-automated processing and mainly used by Crédit Agricole Leasing & Factoring for the following purposes:

- **On the legal basis of the performance of the contract or the execution of pre-contractual measures taken at the request of the prospect or customer:**
 - The management, study and granting of financing, risk assessment and management. The grant may be processed in whole or in part by automatic means or by a CAL&F employee. Where the signatory acts on behalf of a legal person customer, those processing are implemented on the legal basis of Credit Agricole Leasing & Factoring's legitimate interest in concluding the contract with the customer legal person.

- **On the legal basis of the performance of the contract:**
 - the implementation and management of the contract, the management of the signatory's requests, and the products and services subscribed. Where the signatory acts on behalf of a legal person customer, those processing are implemented on the legal basis of Crédit Agricole Leasing & Factoring's legitimate interest in concluding the contract with the customer legal person and ensuring the proper performance of the contract between the customer and Crédit Agricole Leasing & Factoring.

- **On the legal basis of legal obligation:**
 - The detection of acts carried out in the context of activities presenting an anomaly, an inconsistency or having been reported as possibly involving fraud.
 - The application of European and national rules to prevent money laundering and terrorism financing, as well as national and international financial sanctions. Data processing is carried out to verify customers, legal representative persons, shareholders, company executives, beneficial owners, partners and suppliers against international lists throughout the business relationship, and to monitor transactions.
 - Accounting data and supporting documents may be kept for a period determined by current regulations.

- **On the legal basis of legitimate interest :**
 - The collection or assignment of receivables and the management of payment incidents. Crédit Agricole Leasing & Factoring's has a legitimate interest in collection its debts or bringing legal claims for the protection of its interests or those of the customers, is to collect its receivables or to take legal action to protect its interests or those of its customers.
 - The application of OFAC (Office of Foreign Assets Control) to prevent money laundering and terrorist financing and national and international financial sanctions. Data processing is carried out to verify customers, legal representative persons, shareholders, company executives, beneficial owner, partners and suppliers regarding international lists throughout the business relationship and to monitor transactions. Credit Agricole Leasing & Factoring has a legitimate interest in strengthening compliance programs for international sanctions regulations

- Commercial prospecting for professionals and companies, carrying out sales promotions and advertising campaigns, opinion and satisfaction surveys and statistical studies. Crédit Agricole Leasing & Factoring's legitimate interest is to propose its existing, new or promotional offers to its customers, prospects and partners, as well as to measure and achieve their satisfaction, while improving its products and services.
- **On the legal basis of consent:** electronic commercial prospecting for individual customers.

The personal data of the signatory processed for the purposes above are necessary for the performance of the contract, the pursuit of the legitimate interests of Credit Agricole Leasing & Factoring or the implementation of a legal obligation, while respecting the fundamental rights and freedoms of the signatory. This data may be kept for the time necessary to achieve the purposes for which it was collected, as mentioned above. They will then be deleted.

How do we collect your data?

We collect your personal data directly from you. In addition, in order to verify and enrich our databases, we may also collect personal data from:

- Our business partners with whom you have entered into a relationship, or third parties such as data brokers, provided that you have consented to the transfer of your data;
- Publications/databases made available by official authorities or third parties (e.g. BODACC, Journal Officiel de la République Française, Registre du Commerce et des Sociétés (RCS), databases managed by financial supervisory authorities);
- Websites/social networking pages of legal entities or professional clients containing information you have made public;
- Public information such as that published in the press.

Retention periods

Once the purposes of data processing have been achieved and taking into account any legal or regulatory obligations requiring the retention of certain data, we proceed to delete or anonymize your data. Retention periods vary and depend on the nature of the data and the purposes for which it is to be used.

Type of processing	Data retention periods applicable in France
The management, study and granting of financing, risk assessment and management	5 years from the end of the commercial relationship.
Money laundering and the financing of terrorism	5 years from the end of the commercial relationship or, where applicable, from the end of any legal proceedings.
Fraud prevention Crime prevention and detection	5 years in the event of proven fraud or at the end of any legal proceedings in the event of an appeal, (or by default, 12 months).
Commercial prospecting for customer	3 years from the end of the commercial relationship.
Commercial prospecting for prospects	3 years from the date of collection of the data or the last incoming contact from the prospect.
Documents comptables et pièces justificatives	10 years from the end of the financial year concerned.
Collection or assignment of receivables and the management of payment incidents.	12 months from extinction of claim.

The retention periods applicable to processing carried out outside France vary according to the local laws and regulations of each country.

Recipients of personal data collected and processed

In order to carry out the purposes listed above, Crédit Agricole Leasing & Factoring may communicate this data to any Crédit Agricole Group entity, in the event of pooling of resources or grouping of companies, as well as to subcontractors involved in offering financial products, within the limits necessary to carry out the purposes described above.

By way of exception, personal data may be communicated and archived to meet legal and/or regulatory obligations and/or to respond to requests from legally authorized administrative or judicial authorities for a maximum period of five (5) years from the end of the commercial relationship.

Where financing is covered by a third-party guarantee, this data will also be communicated to the third party for the purposes of managing, implementing and monitoring the guarantee.

Data transfer outside the European Union

Due to the international dimension of the Crédit Agricole Group and the measures taken to ensure the use of IT tools and the security of IT networks and transactions, or as part of the pooling of resources, IT maintenance operations or operations management, the processing operations referred to above may involve the transfer of personal data to countries outside the European Economic Area, whose legislation on the protection of personal data differs from that of the European Union.

In this cases, a precise and demanding framework, in accordance with the models adopted by the European Commission, and appropriate security measures, shall ensure the protection of the personal data transferred.

These processing may be carried out by subcontractors located in the United Kingdom (satisfaction surveys), Morocco (development service center or IT maintenance) or Mauritius (debt collection) and are governed by a contract under the General Data Protection Regulation (GDPR) for the United Kingdom and the European Commission's standard contractual clauses (SCC's) for the other countries, which can be obtained under the same terms and conditions as those provided for the exercise of your rights as mentioned below.

The security of your data

Crédit Agricole Leasing & Factoring implements, in coordination with the other entities of the Crédit Agricole Group to which it belongs, the organizational and technical measures required to strengthen the protection of personal data in accordance with the requirements of the regulations.

Organizational measures (training of *employees, procedures and processes, delegate scheme, audits, certifications, crisis and cyber-crisis management, etc.*), **legal measures** (*contractual clauses, contracts and conventions, websites, letters, e-mails, surveys, etc.*) and **technical measures** (*encryption access control network on servers and workstations, audit trail, secure transfer protocols, security reviews and audits, intrusion and vulnerability tests, cyber crisis exercises, etc.*) are implemented internally and with our subcontractors and partners, in accordance with the Crédit Agricole Group Security Policy, to ensure compliance with regulations on the protection of personal data and the exercise of your rights.

The rights of data subjects

In accordance with current regulations, data subjects have the right to access, rectify, delete and limit their personal data, as well as the right to portability. Data subjects also have the right to give specific or general instructions concerning the retention, erasure and communication of their personal data, applicable after their death.

Data subjects may also object at any time to the processing of their data for reasons relating to their particular situation, and object without cause to commercial prospecting.

Data subjects have the right to object to fully automated processing, to contest the decision, to express their point of view and to obtain human intervention on the part of Crédit Agricole Leasing & Factoring.

Where the legal basis for the processing is consent, they may withdraw their consent at any time.

It is specified that the exercise of some of these rights, in particular an objection relating to processing linked to OFAC international sanctions which may result, on a case-by-case basis for the Crédit Agricole Group, in the impossibility of providing the expected product or service.

The data subject may obtain information or exercise their rights, as well as contact the Data Protection Officer, by writing to:

- Simple letter to : Data Protection Officer - Crédit Agricole Leasing & Factoring - 12 place des États-Unis
- CS 30002 - 92548 MONTROUGE Cedex,
- E-mail to : DPO-calf@ca-lf.com

Data subjects may also lodge a complaint with their local supervisory authority, in particular the Commission Nationale de l'Informatique et des Libertés (CNIL - <https://www.cnil.fr>) for processing carried out in France, the authority responsible for ensuring compliance with obligations relating to personal data.