

DATA PROTECTION NOTICE

The protection of your personal data is important to BNP Paribas Group. This is why the group has adopted, in addition to this Notice, a set of key principles which you can find in our [Declaration on the Protection of Personal Data](#).

This Data Protection Notice provides you with detailed information on the protection of your personal data implemented by BNP PARIBAS, a public limited company (société anonyme), with its head office at 16 bld des Italiens, Paris (75009), in the context of its activity as an employee savings account keeper (hereinafter “we” or “BNP Paribas Epargne et Retraite Entreprises (E&RE)”.

The purpose of this Data Protection Notice is to inform you of which personal data we need to use in our activities as a data controller, the reasons why we use and share such data, how long we keep it and how you can exercise your rights.

1 WHICH PERSONAL DATA DO WE USE?

We are required to retain your personal data in order to perform our activities, which include opening a financial securities account in your name to record transactions in relation with your employee savings plan and to provide you with details of the transactions carried out.

The data that we use is provided to us by your company so that it can open, with a BNP Paribas E&RE account keeper, financial securities accounts in your name if you are a beneficiary of its employee savings plan. These accounts will record collective and individual payments, redemptions and allocation adjustments.

Your personal data can also be provided by another employee savings account keeper, whom your company has asked to carry out the collective transfer of its plan to BNP Paribas E&RE.

In the context of this activity, we collect personal data in the following categories:

- a. Identification and contact information (first name, surname, date and place of birth, postal address and email address, phone number, Social Security number, ID number, nationality)
- b. Web identification and authentication data, in particular during the use of online services, technical logs, digital trail, information on the security and use of the device, IP address
- c. Tax information (tax ID, tax status, country of residence)
- d. Family situation (marital status)
- e. Employment information (employer’s name, compensation, title, function if you are a company representation)
- f. Banking, financial and transactional data (bank account details, data related to transactions including bank transfer information, value of assets in your employee savings plan).
- g. Data related to your interactions with us on our website, our social media pages, in emails, etc.

By connecting to your Personeo secured space on the website www.epargne-retraite-entreprises.bnpparibas.com you can also modify and/or add to some of this data.

We never process data related to your ethnic or racial origins, political opinions, religious or philosophical beliefs, trade union membership, genetic information or sexual orientation, unless a legal obligation requires us to do so.



2 SPECIFIC CASES OF DIRECT AND INDIRECT PERSONAL DATA COLLECTION

We may be required to collect your first name(s), surname, postal address and email address, even if your company is not a client of the employee savings department but is a client or partner of BNP Paribas Group. This may happen if you fall into in one of the following categories:

- Prospective clients,
- Legal representatives, corporate officers and persons empowered to represent a legal entity that is a client of BNP Paribas,
- Beneficial owners and shareholders of a legal entity that is a client of BNP Paribas,
- Partner contacts,
- Employees of our service providers.

3 WHY AND ON WHICH BASIS DO WE USE YOUR PERSONAL DATA?

a) To comply with our legal and regulatory obligations

We use your personal data to meet various legal and regulatory obligations, including:

- Providing custody account-keeping services within the framework of your employee savings plan.
- The fight against money laundering and the financing of terrorism,
- Replying to an official request from a duly authorised public or judicial authority,
- The fight against tax fraud and fulfilment of tax control and notification obligations,
- Compliance with the applicable legislation relating to international sanctions and embargoes.

b) To perform a contract signed with your company

We use your personal data to process all transactions required in the context of your company's employee savings plan, in particular during collective payment processing, whether in regard to their distribution and allocation in financial products according to your wishes, the processing of your individual payments, or your redemption and/or allocation adjustment requests.

This includes providing you, via your professional email address (or a personal email address you submit to us), information on your employee savings plan and any regulatory changes relating to employee savings plans, and sending you any documents required by your employee savings plan.

c) To respect your choice when we request your consent

If we carry out processing for purposes other than those described in points a) and b), we will inform you and will request your consent in advance.

d) To fulfil our legitimate interests

We use your personal data in order to develop our services, to improve our risk management and to defend our legal rights, including:

- Proof of transactions,
- Debt collection,
- Fraud and abuse prevention (security measures, monitoring for unusual transactions: for example, a large amount deposited into your employee savings account),
- Recording of phone calls to improve the quality of our customer service and/or employee training,
- Tailoring our communication to help you optimise your employee savings plan.

Your personal data may be used to help establish anonymous statistics, which are provided to BNP Paribas Group entities to help them develop their activities or to service providers to help us improve our services.

4 WHO DO WE SHARE YOUR PERSONAL DATA WITH?

In order to fulfil the aforementioned purposes, we may communicate your personal data to:

- Service providers, delegates and sub-contractors of services provided on our behalf,
- Financial or legal authorities, state agencies or public bodies (upon request and to the extent permitted by law),
- Certain regulated professions such as lawyers, notaries, etc.

5 HOW LONG DO WE KEEP YOUR PERSONAL DATA?

We retain your personal data for the period required to manage your employee savings plan and to comply with our legal obligations.

6 WHAT ARE YOUR RIGHTS AND HOW CAN YOU EXERCISE THEM?

In accordance with applicable regulations, you have the following rights:

- **Right to access:** you can obtain information relating to the right to the processing of your personal data, and a copy of such personal data.
- **Right to rectification:** if you believe that your personal data is inaccurate or incomplete, you can require that such personal data be modified accordingly.
- **Right to removal:** you can require the deletion of your personal data to the extent permitted by regulations. The latter stipulates that this right applies only when the data in question are no longer necessary in relation to the purposes for which they were collected, or in relation to a legal obligation, or that they no longer permit the establishment, exercise or defence of legal claims.
- **Right to restrict processing:** you can request the restriction of the processing of your personal data in accordance with the conditions stipulated by the applicable regulations for the protection of individual personal data.
- **Right to object:** within the framework of the above rights, you have can object to the processing of your personal data, on grounds related to your particular situation. You have the right to object to the processing of your personal data for direct marketing purposes, including profiling related to such direct marketing.
- **Right to data portability:** when you consented to the use of your personal data for commercial purposes, you have the right to request that this data be directly sent to another data processing controller, where technically possible
- **Right to withdraw your consent:** where you have given your consent for the processing of your personal data, you have the right to withdraw your consent at any time.

If you wish to exercise one of these rights, you must obligatorily send your request by email on our website <http://www.epargne-retraite-entreprises.bnpparibas.com/epargnants/Pages/Contact.aspx> or by mail to BNP Paribas Epargne & Retraite Entreprises -TSA 80007 - 93736 Bobigny Cedex 09

In accordance with the applicable regulations, you are entitled to lodge a complaint with the competent supervisory authority in France, such as the CNIL - Commission Nationale de l'Informatique et des Libertés (National Commission on Informatics and Liberty).

7 HOW CAN YOU KEEP UP WITH ANY CHANGES TO THIS INFORMATION DOCUMENT ON PERSONAL DATA?

In a world of constant technological changes, we may need to regularly update this Privacy Notice.

We invite you to review the latest version online and we will inform you of any changes through our website or through our other usual communication channels.

8 HOW TO OBTAIN INFORMATIONS ABOUT THE USE OF YOUR PERSONAL DATA?

Should you have any questions relating to our use of your personal data or this Privacy Notice (except for requests to exercise the rights), please contact our Data Protection Officer:

- **By mail at the following address:**
Data Protection Officer BNP Paribas Asset Management – Fonction RISK – 14 rue Bergère – 75009 PARIS
- **By email at:** am.dataprotection@bnpparibas.com which will process your request.
This email has not a vocation to answer requests to exercise the rights quoted on paragraphe 6 of this Privacy Notice

Information related to our cookies and information security policies are available on our site:
www.epargne-retraite-entreprises.bnpparibas.com.

