

Bank Audi

Bank Audi France

Information notice on the protection of Clients' personal data

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Bank Audi France (hereafter referred to as the "Bank") considers that data protection is essential for building a relationship of trust with their clients. The Bank constantly adheres to the personal data protection regulation and implements responsible governance of their digital files, as well as the greatest transparency on the data processing they carry out.

Bank Audi France has appointed a **Data Protection Officer** (or **DPO**). They ensure that the processing of personal data implemented by the Bank complies with the applicable regulation.

This information notice describes the conditions under which the Bank collects and processes personal data, uses and protects this information, as well as the rights of the individuals concerned.

This information notice applies to all the personal data collected by the Bank concerning the Client.

The term "personal data" refers to the information or set of information relating to a person, reasonably likely to allow them to be identified.

1. Personal data collected by Bank Audi France

1.1 The Bank collects and processes certain personal data concerning the following persons linked to the Client (hereafter referred to as the "Connected Persons"):

- The Client themselves, namely in the event they act as an individual contractor
- The partners of a partnership
- The natural person partners of a joint venture
- The directors, general secretaries or other corporate officers or holders of an equivalent mandate with beneficial owners of the Client
- The guarantors and third parties acting as guarantor

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- The natural persons bound by joint financial obligations with the Client's directors and beneficial owners
- The natural persons associated with the directors and beneficial owners of the Client's company
- All employees, service providers, representatives, managers or representatives of the Client
- The legal representatives and other persons authorised to act on behalf of the Client.

1.2 The Bank collects personal data directly from the Client and the Connected Persons, but also from other sources, namely:

- The Bank verifies their own databases in order to collect information concerning (i) all accounts belonging to the Client or to any connected companies and (ii) the Client's shareholders who are the effective beneficiaries of the activities concerned
- The Bank may carry out searches in publicly accessible sources, relating to elements published in the media, as well as information relating to the activity of the Client and the Connected Persons.

1.3 The categories of information collected by the Bank relating to the Client and to the Connected Persons include:

- Information of a personal nature (e.g. name, date of birth, information indicated on the passport, information that enables the person to be identified, biographic data, information regarding their interests, etc.)
- Contact details (e.g. telephone number, email address, postal address, mobile telephone number)
- Information regarding the Client (e.g. relations with the Client or the Connected Persons, business information, information relating to shareholding, professional contact details)
- Information regarding the operations carried out (e.g. information relating to services, complaints, requests for information or claims)
- Financial information (e.g. information relating to professional accounts, financial history, information from credit-check agencies and fraud-prevention agencies).

1.4 Certain information collected by the Bank falls under specific categories of personal data (also known as sensitive personal data). For example, the prior checks carried out on the Client by the Bank are likely to reveal political opinions or information relating to criminal convictions or crimes committed by the Clients and the Connected Persons. In addition, if incorrect information is provided or in the event of suspected fraud, the Bank shall record this information. The Bank may also transfer this information to financial-crime-prevention bodies and authorities, where it may be consulted by different law enforcement authorities worldwide. The Bank processes sensitive personal data on the grounds of substantial public interest, or to establish, exercise, or defend any rights in court. In any event, the Bank shall carry out the processing of this data in accordance with the legislation in force.

1.5 The Bank may be required to collect certain personal data pursuant to the law or due to their contractual relationship with their Clients. Any failure to provide the aforementioned information is likely to result in failure to fulfil these obligations or delay the fulfilment thereof.

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2. How Bank Audi France uses personal data and on which legal basis

2.1 The Bank must operate on a legal basis in order to process the personal data of the Client and the Connected Persons. The table below sets out the purposes for which the Bank uses the personal data of Clients and Connected Persons, and the legal basis invoked to this end. The cases in which the Bank relies on a legitimate interest are also indicated below:

Use of personal data by Bank Audi France	Legal basis invoked to this end
Administration and management of Clients, including the management of Client relations and for the purposes of account administration and management	<ul style="list-style-type: none"> • When required by law • When necessary for the performance of a contract with a Client acting as an individual contractor, a partnership or a joint venture • If it is in the Bank's legitimate interests to ensure that their Client's accounts are correctly managed, to ensure that their Clients are offered a high level of services, in order to protect their commercial interests and those of their Clients.
Operating analysis, monitoring and processing activities in order to develop and manage the Bank's products and services	<ul style="list-style-type: none"> • When required by law • When necessary for the performance of a contract with a Client acting as an individual contractor, a partnership or a joint venture • If the Bank's legitimate interests require the development, construction, implementation and use of business models and systems to protect their commercial interests and provide their Clients with a high level of service.
Carry out prior checks with the Client in order to prevent and detect cases of financial crime and other crimes and carry out checks, including with the Connected Persons, regarding their identity, their background and any requests linked to anti-money laundering, compliance and risk detection	<ul style="list-style-type: none"> • When required by law • If it is in the Bank's legitimate interests to prevent and investigate fraud, money laundering and other crimes, and to verify the identity of the Client in order to protect their activities and respect the applicable laws.
Occasionally communicate with the Client and Connected Persons regarding products, services, and events offered by the Bank and/or other members of the Audi Group, and carry out any other communication, namely concerning research and the contribution of ideas,	<ul style="list-style-type: none"> • If it is in the Bank's legitimate interests to provide information concerning their activities and services, which they feel may be beneficial to their Clients or of which they wish to inform their Clients.

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likely to be of interest for the Client and Connected Persons.	
Respect the legal obligations to which the Bank is subject and cooperate with the regulatory bodies and law enforcement authorities	<ul style="list-style-type: none"> • When required by law.
Establish their rights when necessary, namely to protect the Bank against any violation of their rights and the interests of their assets, in order to identify, prevent and take measures to fight against fraud and other legal violations, with a view to managing legal affairs and disputes and in order to recover debts.	<ul style="list-style-type: none"> • When required by law • If it is in the Bank's legitimate interests to prevent fraud, fight against money laundering and other crimes, carry out investigations on this topic and verify the identity of the client in order to protect their activities and respect the applicable legislation.

2.2 In the event the Bank processes the personal data of the Client and Connected Persons in order to satisfy their legitimate interests, they must implement solid protection measures to ensure that the confidential nature of the personal data of the Client and the Connected Persons is protected, and that their legitimate interests do not violate the interests, fundamental rights and liberties of the Client and the Connected Persons.

2.3 the Bank may contact the guarantors and securities of the Client for all products and services provided to the Client by the Bank.

2.4 If the Bank processes any information relating to the Client and Connected Persons that is not personal data, the Bank shall respect their duty of confidentiality and shall take and maintain appropriate security measures to protect the confidential nature of the aforementioned information against any unauthorised use or access.

3. Rights of individuals relating to the personal data concerning them

Individuals have certain rights to the personal data concerning them, insofar as and under the conditions authorised by the regulation. This includes the following rights:

- To access the personal data concerning them (including receiving this in the form of an electronic document)
- To rectify the data held by the Bank concerning them;
- To erase their own personal data;
- To limit the Bank's use of the aforementioned personal data;
- To object to the Bank's use of the aforementioned personal data;
- To lodge a complaint with the French National Commission on Informatics and Liberties (C.N.I.L).

For any additional information concerning the exercise of the aforementioned rights, please refer to section 8, entitled "Contact us".

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4. Sharing of information

4.1 When necessary, the Bank may share the personal data of the Client and Connected Persons:

- with other members of the Audi Group, namely (i) service-provider companies in the Group and (ii) other companies and entities of the Audi Group with which the Client has relations.
- with their suppliers and agents. If the Bank asks a supplier or agent to process the information of the Client and Connected Persons on their behalf, they shall carry out prior verifications, monitoring and quality-control operations in order to ensure that the information is correctly protected, with the understanding that agreements shall be signed between the parties in order to ensure that the personal data is protected and kept confidential.
- with any person as a result of any restructuring, assignment or takeover of any member of the Audi Group or any person to whom the Bank transfers or is liable to transfer their rights.
- if a law, regulation, court ruling, or decision by a supervisory authority, regulatory authority, or other similar authority, requires or authorises this.
- in the case of international payments, when the Bank is required to send information relating to the beneficiary and recipient at the same time as the transfer, as well as to the regulators and foreign supervisory authorities in the context of the normal exercise of their powers.

Insofar as the Bank conducts their activity internationally, the aforementioned beneficiaries may be located outside your region.

For any additional information, please refer to section 5 below, entitled "International transfer of personal data".

5. International transfer of personal data

If the Bank transfers the personal data of the Client and Connected Persons to other countries (in the context of the exercise of their activity or, for example, to their suppliers or service providers), they must ensure that appropriate protection measures are taken so that the transfers of data are subject to a sufficient level of protection. These protection measures include the use of contractual clauses approved by the C.N.I.L. and the European authorities regarding data protection.

6. Storage of personal data

6.1 the Bank shall store the Client's personal data for a certain period after the closure of the Client's account(s) or after the completion of a transaction. This period shall be calculated based on the nature of the personal data and the purposes for which it is held by the Bank. The Bank shall only store the Client's personal data that enables them to:

- keep commercial databases for analysis and/or audit purposes.
- comply with the legal requirements regarding the storing of information (for example, in accordance with the requirements provided for in the legislation on the prevention, detection and investigation of money laundering and terrorist financing).
- defend themselves against or bring any existing or potential legal action.

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- process any future complaints relating to the services provided by the Bank.

6.2 The data retention period is often linked to the period during which legal action may be brought. In France, this period is 5 (five) years from the closure of the Client's account(s) or the completion of a transaction. The Bank shall retain the Client's personal data after this period if this is necessary to comply with the applicable law, if complaints or claims make this retention reasonably necessary or if technical or regulatory grounds require this data to be retained. If the Bank retains the aforementioned data, they shall continue to ensure that the confidential nature of the personal data of the Connected Persons is protected.

7. Cookies

7.1 The Bank may use cookies and similar technologies on their websites, mobile applications and emails. They are stored on your device for a limited period when you browse our sites.

The term "cookies" refers to text files that contain small amounts of information, stored on a person's computer or mobile telephone when they visit a website or use an application on their mobile. If the person in question revisits the websites or uses the applications on their mobile - or visits websites and applications that use the same cookies - these systems recognise the aforementioned cookies and therefore identify the device of the person concerned.

7.2 The Bank and the Audi Group use cookies for various purposes, namely to allow people to effectively browse from one page to another, in order to memorise people's preferences and, generally, to improve their online browsing experience.

For more information, please refer to our "Cookies Disclaimer" section: <http://www.bankaudi.fr/france/legal-notice> as well as the page <http://www.bankaudi.fr/france/cookies-disclaimer> on our website.

8. Contact us

8.1 You may exercise your rights, and contact the data protection officer (DPO) by:

- ✚ contacting the Bank directly
- ✚ sending a letter to the following address:

Bank Audi France
Délégué à la Protection des Données (D.P.O)
73 avenue des Champs Elysées
75008 Paris

- ✚ sending an email to the following address: BAF-dpo@bankaudi.fr.

Please note that we cannot guarantee the security of personal data sent to us. Therefore, if you choose to contact the Data Protection Officer by email, we advise you to only communicate a limited amount of

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personal data, and in particular, not to provide information related to your account.

8.2 For any other type of request, please first contact your account advisor. You can also refer to the "*Contact Us*" section of the Bank's website.

8.3 The Bank undertakes to collaborate with persons to provide them with an appropriate response to any complaint or concern regarding the confidentiality of information. However, if individuals feel that the bank was unable to meet their expectations, they are entitled to submit a claim to the French National Commission on Informatics and Liberty (C.N.I.L.), which is the competent French data protection authority, at:

Commission Nationale de l'Informatique et des Libertés (CNIL)
3 Place de Fontenoy
75007 Paris

9. Modification of the information notice

9.1 The information contained in this notice is applicable on the date indicated below. However, the Bank reserves the right to modify or update this notice, where applicable.

You may obtain the latest update of this notice at any time from your advisor or directly on our website.

9.2 If the modifications made to this notice have a significant impact on the nature of the processing or are likely to have a significant impact on the Client or Connected Persons, the Bank shall inform the interested parties thereof, with sufficient notice.

Last updated on 6 August 2018

⁽ⁱ⁾ the General Data Protection Regulation 2016/679 of 27 April 2016 and the French data protection law 78-17 of 6 January 1978, amended