



We take the protection of your personal data very seriously; accordingly, the BNP Paribas Group has adopted strong principles, in its Personal Data Protection Charter available at: https://group.bnpparibas/uploads/file/bnpparibas_personal_data_privacy_charter.pdf.

BNP Paribas Factor GmbH in Düsseldorf ("We"), as controller, are responsible for collecting and processing your personal data in relation to its activities. Our business is to help all our customers, small, medium-sized and large companies, in their day-to-day banking activities and in achieving their projects thanks to our financing solutions.

As a member of an integrated banking-insurance Group in collaboration with the various entities of the Group, we provide our customers with a complete range of financial and insurance products and services.

The purpose of this Privacy Notice is to explain how we process your personal data and how you can control and manage them.

1. ARE YOU SUBJECT TO THIS PRIVACY NOTICE?

This Privacy Notice applies to you if you are ("You"):

- One of our customers or in a contractual relationship with us (e.g., as a guarantor or co-borrower);
- A person interested in our products or services when you provide us with your personal data (via our partners on our websites and applications, during events or sponsorship operations) so that we can contact you.
- A (legal) representative of our client;
- A beneficiary of a payment made by our client;
- A beneficial owner of our client;
- A debtor (e.g. in case of bankruptcy of our client);
- A shareholder of our client;
- A member of our client's staff.
- When you provide us with personal data related to other people, please make sure that you inform them about the disclosure of their personal data and invite them to read this Privacy Notice.

2. HOW CAN YOU CONTROL THE PROCESSING ACTIVITIES WE DO ON YOUR PERSONAL DATA?

You have rights which allow you to exercise real control over your personal data and how we process them. We draw your attention to the fact that these rights may be limited where regulations so provide. This is the case with the regulations relating to the fight against money laundering and the financing of terrorism, which prohibit us from allowing you to exercise your various rights with regard to your personal data processed for this purpose.

If you wish to exercise the rights listed below, or if you have questions related to our use of your personal data under the Privacy Notice please contact **BNP Paribas Factor GmbH, Hansaallee 299, 40549 Düsseldorf** or via mail to **Datenschutzbeauftragter.factor.de@bnpparibas.com**. Please include a scan/copy of your identity card with your request.

2.1. You can request access to your personal data

If you wish to have access to your personal data, we will provide you with a copy of the personal data you requested as well as information relating to their processing.

2.2. You can ask for the correction of your personal data

Where you consider that your personal data are inaccurate or incomplete, you can request that such personal data be modified or completed accordingly. In some cases, supporting documentation may be required.



2.3. You can request the deletion of your personal data

If you wish, you may request the deletion of your personal data, to the extent permitted by law.

2.4. You can object to the processing of your personal data based on legitimate interests

If you do not agree with a processing activity based on a legitimate interest, you can object to it, on grounds relating to your particular situation, by informing us precisely of the processing activity involved and the reasons for the objection. We will cease processing your personal data unless there are compelling legitimate grounds for doing so or it is necessary for the establishment, exercise or defence of legal claims.

2.5. You can object to the processing of your personal data for commercial prospecting purposes

You have the right to object at any time to the processing of your personal data for commercial prospecting purposes, including profiling, insofar as it is linked to such prospecting.

2.6. You can suspend the use of your personal data

If you question the accuracy of the personal data we use or object to the processing of your personal data, we will verify or review your request. You may request that we suspend the use of your personal data while we review your request.

2.7. You have rights against an automated decision

As a matter of principle, you have the right not to be subject to a decision based solely on automated processing based on profiling or otherwise that has a legal effect or significantly affects you. However, we may automate such a decision if it is necessary for the entering into or performance of a contract with us, authorised by regulation or if you have given your consent.

In any event, you have the right to challenge the decision, express your views and request the intervention of a competent person to review the decision.

2.8. You can withdraw your consent

If you have given your consent to the processing of your personal data, you can withdraw this consent at any time.

2.9. You can request the portability of part of your personal data

You may request a copy of the personal data that you have provided to us in a structured, commonly used and machine-readable format. Where technically feasible, you may request that we transmit this copy to a third party.

2.10. How to file a complaint with the Data Protection Authority?

In addition to the rights mentioned above, you may lodge a complaint with the competent supervisory authority: Landesbeauftragte für Datenschutz und Informationsfreiheit Nordrhein-Westfalen, Kavalleriestr. 2-4, 40213 Düsseldorf

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

In this section we explain why we process your personal data and the legal basis for doing so.

3.1. Your personal data are processed to comply with our various regulatory obligations

Your personal data are processed where necessary to enable us to comply with the regulations to which we are subject, including banking and financial regulations.

3.1.1. We use your personal data to:

- monitor operations and transactions to identify those which deviate from the normal routine;
- monitor your transactions to manage, prevent and detect fraud;
- manage and report risks (financial, credit, legal, compliance or reputational risks etc.) that the BNP Paribas Group could incur in the context of its activities;
- assist the fight against tax fraud and fulfil tax control and notification obligations;
- record transactions for accounting purposes;
- prevent, detect and report risks related to Corporate Social Responsibility and sustainable development;



- detect and prevent bribery;
- comply with the provisions applicable to trust service providers issuing electronic signature certificates;
- exchange and report different operations, transactions or orders or reply to an official request from a duly authorized local or foreign financial, tax, administrative, criminal or judicial authorities, arbitrators or mediators, law enforcement, state agencies or public bodies.

3.1.2. We also process your personal data for anti-money laundering and countering of the financing of terrorism purposes

As part of a banking Group, we must have a robust system of anti-money laundering and countering of terrorism financing (AML/TF) in each of our entities managed centrally, as well as a system for applying local, European and international sanctions.

In this context, we are joint controllers with BNP Paribas SA, the parent company of the BNP Paribas Group (the term "We" in this section also includes BNP Paribas SA).

The processing activities performed to meet these legal obligations are detailed in appendix A.

3.2. Your personal data are processed to perform a contract to which you are a party or pre-contractual measures taken at your request

Your personal data are processed when it is necessary to enter into or perform a contract to:

- evaluate if we can offer you a product or service and under which conditions (e.g., price);
- respond to your requests and assist you;

3.3. Your personal data are processed to fulfil our legitimate interest or that of a third party

Where we base a processing activity on legitimate interest, we balance that interest against your interests or fundamental rights and freedoms to ensure that there is a fair balance between them. If you would like more information about the legitimate interest pursued by a processing activity, please contact us using the contact details provided under section 2 "HOW CAN YOU CONTROL THE PROCESSING ACTIVITIES WE DO ON YOUR PERSONAL DATA?" above.

3.3.1. In the course of our business as a Factoring company we use your personal data to:

- Manage the risks to which we are exposed:
 - we keep proof of operations or transactions, including in electronic evidence;
 - we carry out the collection of debts;
 - we handle legal claims and defenses in the event of litigation;
- Enhance cyber security, manage our platforms and websites, and ensure business continuity.
- Conduct statistical studies and develop predictive and descriptive models for:
 - commercial purposes: to identify the products and services that could best meet your needs, to create new offers or identify new trends among our customers, similarities in behavior, to develop our commercial policy taking into account our customers' preferences, to derive observations (e.g. aggregated consumption patterns) that we can offer in the market;
 - safety purpose: to prevent potential incidents and enhance safety management;
 - compliance purpose (e.g., anti-money laundering and countering the financing of terrorism) and risk management;
 - anti-fraud purposes.



- promotional operations, conduct opinion and customer satisfaction surveys;

3.3.2. We use your personal data to send you commercial offers by electronic means, post and phone

As part of the BNP Paribas Group, we want to be able to offer you access to the full range of products and services that best meet your needs.

Once you are a customer and unless you object, we may send you these offers electronically for our products and services and those of the Group if they are similar to those you have already subscribed to.

We will ensure that these commercial offers relate to products or services that are relevant to your needs and complementary to those you already have to ensure that our respective interests are balanced.

We may also send you, by phone and post, unless you object, offers concerning our products and services as well as those of the Group and our trusted partners.

3.4. Your personal data are processed if you have given your consent

For some processing of personal data, we will give you specific information and ask for your consent. Of course, you can withdraw your consent at any time.

In particular, we ask for your consent for:

- tailor-made customization of our offers and products or services based on more sophisticated profiling (inferred from your current behaviors, skills and preferences) to anticipate your needs and behaviors;
- any electronic offer for products and services not similar to those you have subscribed to or for products and services from our trusted partners;
- use of your navigation data (cookies) for commercial purposes or to enhance the knowledge of your profile.

You may be asked for further consent to process your personal data where necessary.

4. WHAT TYPES OF PERSONAL DATA DO WE COLLECT?

We collect and use your personal data, meaning any information that identifies or allows one to identify you.

Depending among others on the types of product or service we provide to you and the interactions we have with you, we collect various types of personal data about you, including:

- **Identification Information:** e.g., full name, gender, place and date of birth, nationality, identity card number, national register number (in compliance with the relevant regulations), passport number, driving license number, vehicle registration number, photograph, signature);
- **Contact Information:** (private or professional) postal address, e-mail address, phone number;
- **Data collected from our interactions with you:** your comments, suggestions, needs collected during our exchanges with you in person or through our partners and online during phone communications (conversation), discussion by e-mail, chat, chatbot, exchanges on our social media pages and your latest complaints. Your connection and tracking data such as cookies and tracers for non-advertising or analytical purposes on our websites, online services, applications, social media pages;
- **Personalized login credentials or security features used to connect you to the BNP Paribas website and apps.**

We may collect sensitive data such as health data, biometric data, or data relating to criminal offences, subject to compliance with the strict conditions set out in data protection regulations.



5. WHO DO WE COLLECT PERSONAL DATA FROM?

We collect personal data directly from you; however, we may also collect personal data from other sources.

We sometimes collect data from public sources:

- publications/databases made available by official authorities or third parties (e.g., Handelsregister or Commercial databases managed by the supervisory authorities of the financial sector);
- websites/social media pages of legal entities or business clients containing information that you have disclosed (e.g., your own website or social media page);
- public information such as that published in the press.

We also collect personal data coming from third parties:

- from other BNP Paribas Group entities;
- from our customers (companies or individuals);
- from our business partners;
- from third parties such as credit reference agencies and fraud prevention agencies;
- from data brokers who are responsible for ensuring that they collect relevant information in a lawful manner.

6. WHO DO WE SHARE YOUR PERSONAL DATA WITH AND WHY?

a. With BNP Paribas Group's entities

As a member of the BNP Paribas Group, we work closely with the Group's other companies worldwide. Your personal data may therefore be shared between BNP Paribas Group entities, where necessary, to:

- comply with our various legal and regulatory obligations described above;
- fulfil our legitimate interests and those of the entities of the BNP Paribas Group, which are:
 - managing, preventing, detecting fraud;
 - conducting statistical studies and develop predictive and descriptive models for business, security, compliance, risk management and anti-fraud purposes;
 - enhancing the reliability of certain data about you held by other Group entities
 - offering you access to all the Group's products and services that best meet your needs and wishes;
 - customizing the content and prices of products and services;
 - optimizing the management of common customers and the customer experience
 - assisting each other in fulfilling our legal, regulatory and contractual obligations in the course of our business.

b. With recipients outside the BNP Paribas Group and processors

In order to fulfil some of the purposes described in this Privacy Notice, we may, where necessary or provided for in our services, share your personal data with:

- processors which perform services on our behalf e.g., IT services, logistics, printing services, telecommunication, debt collection, advisory and distribution and marketing.
- banking and commercial partners, independent agents, intermediaries or brokers, financial institutions, counterparties, public services, trade repositories with which we have a relationship if such transmission is



required to allow us to provide you with the services and products or execute our contractual obligations or transaction (e.g., banks, correspondent banks, depositaries, custodians, issuers of securities, paying agents, exchange platforms, insurance companies, payment system operators, issuers or payment card intermediaries, mutual guarantee companies or financial guarantee institutions);

- local or foreign financial, tax, administrative, criminal or judicial authorities, arbitrators or mediators, public authorities or institutions, to which we, or any member of the BNP Paribas Group, are required to disclose pursuant to:
 - their request;
 - our defense, action or proceeding;
 - complying with a regulation or a recommendation issued from a competent authority applying to us or any member of the BNP Paribas Group;
- service providers of third-party payment (information on your bank accounts), for the purposes of providing a payment initiation or account information service that you have taken out with them;
- certain regulated professions such as lawyers, notaries, or auditors when needed under specific circumstances (litigation, audit, etc.) as well as to our insurers or to an actual or proposed purchaser of the companies or businesses of the BNP Paribas Group;

7. INTERNATIONAL TRANSFERS OF PERSONAL DATA

In case of international transfers originating from the European Economic Area (EEA) to a non-EEA country, the transfer of your personal data may take place. Where the European Commission has recognized a non-EEA country as providing an adequate level of data protection, your personal data may be transferred on this basis.

For transfers to non-EEA countries where the level of protection has not been recognized as adequate by the European Commission, we will either rely on a derogation applicable to the specific situation (e.g., if the transfer is necessary to perform our contract with you, such as when making an international payment) or implement one of the following safeguards to ensure the protection of your personal data:

- Standard contractual clauses approved by the European Commission;
- Binding corporate rules.

To obtain a copy of these safeguards or details on where they are available, you can send us a request using the contact details provided under section 2 "HOW CAN YOU CONTROL THE PROCESSING ACTIVITIES WE DO ON YOUR PERSONAL DATA?".

8. HOW LONG DO WE KEEP YOUR PERSONAL DATA?

For more information on retention periods, see annex B.

9. HOW TO FOLLOW THE EVOLUTION OF THIS PRIVACY NOTICE?

In a world where technologies are constantly evolving, we regularly review this Privacy Notice and update it as required.

We invite you to review the latest version of this document online, and we will inform you of any significant amendments through our website or through our standard communication channels.



Appendix A

Processing of personal data for anti-money laundering and countering of the financing of terrorism

We are part of a banking Group that must have a robust anti-money laundering and countering the financing of terrorism (AML/CFT) programme at entity level, managed at a central level, an anti-corruption system, as well as a mechanism to ensure compliance with international Sanctions (this concerns all economic or trade sanctions, including all laws, regulations, restrictive measures, embargoes, and asset freezing measures that are enacted, governed, imposed, or enforced by the French Republic, the European Union, the U.S. Department of the Treasury's Office of Foreign Assets Control, and any competent authority in the territories where we are established).

In this context, we act as joint controllers together with BNP Paribas SA, the parent company of the BNP Paribas Group (the term "we" used in this section therefore also includes BNP Paribas SA).

For AML/CFT purposes and to comply with international Sanctions, we carry out the processing operations listed hereinafter to comply with our legal obligations:

- A Know Your Customer (KYC) program reasonably designed to identify, update and confirm the identity of our customers, including where applicable, their beneficial owners and proxy holders;
 - Enhanced identification and verification measures for high-risk clients, Politically Exposed Persons or "PEPs" (PEPs are persons designated by the regulations who, by virtue of their functions or positions (political, jurisdictional or administrative), are more exposed to these risks), and for high risk situations;
 - Written policies, procedures and controls reasonably designed to ensure that the Bank does not establish - or maintain - relationships with shell banks;
 - A policy, based on an assessment of the risks and the economic situation, to generally not process or otherwise engage, regardless of the currency, in any business activity or relationship
- o for, on behalf of, or for the benefit of any individual, entity or organisation subject to Sanctions by the French Republic, the European Union, the United States, the United Nations, or, in certain cases, other local sanctions in territories in which the Group operates;
 - o involving, directly or indirectly, territories under sanctions, including Crimea/Sebastopol, Cuba, Iran, North Korea, or Syria;
 - o involving financial institutions or territories which could be linked to or controlled by terrorist organisations, recognised as such by the relevant authorities in France, the European Union, the United States or the United Nations.
 - Screening of our customer database screening and transactions, reasonably designed to ensure compliance with applicable laws;
 - Systems and processes to detect and report suspicious transactions and to report suspicious transactions to the relevant authorities;
 - A compliance program reasonably designed to prevent and detect bribery, corruption and unlawful influence pursuant to the "Sapin II" Act, the U.S FCPA, and the UK Bribery Act.

In this context, we make use of:

- o services provided by external providers such as Dow Jones Factiva (provided by Dow Jones & Company, Inc.) which maintain lists of PEPs;
- o public information available in the press on facts related to money laundering, the financing of terrorism or corruption;
- o knowledge of a risky behaviour or situation (existence of a suspicious transaction report or equivalent) that can be identified at BNP Paribas Group level.

We may need to process special categories of data or criminal data as the purpose is combatting money laundering and terrorist financing.

We carry out these checks when you enter into a relationship with us, but also throughout the relationship we have with you, both on yourself and on the transactions you carry out. At the end of the relationship and if you have been the subject of an alert, this information will be stored in order to identify you and to adapt our controls if



you enter into a new relationship with a BNP Paribas Group entity, or in the context of a transaction to which you are a party.

In order to comply with our legal obligations, we exchange information collected for AML/CFT, anti-corruption or international Sanctions purposes between BNP Paribas Group entities. When your data are exchanged with countries outside the European Economic Area that do not provide an adequate level of protection, the transfers are governed by the European Commission's standard contractual clauses. When additional data are collected and exchanged in order to comply with the regulations of non-EU countries, such processing is necessary to enable the BNP Paribas Group and its entities to comply with both their legal obligations and to avoid local sanctions, which is our legitimate interest.

Appendix B

Storage of your personal data

We will store your personal data for as long as it is required to comply with applicable laws and regulations or as long as it is necessary for our operations including in relation to proper account maintenance, handling customer relationships and responding to legal claims or regulatory requests. For example, most customers' information is stored during the period the contract is valid and 5 years after the termination of the contract. For leads, the information is stored for a maximum of 5 years but only as long as it is deemed necessary within the 5 years.