**DATA PROTECTION NOTICE**

**Last update: July 2024**

**Preliminary section: Main amendments**

As a trusted companion, the protection of your personal data is important to the BNP Paribas Group.
We have enhanced our Privacy Notice by being more transparent on the following information on:

- the purposes of the new processing operations;
- processing operations linked to the collection of personal data via social networks;
- the annex on retention periods by purpose of processing.

**Introduction**

**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.

COFILOISIRS ("We"), as a controller, are responsible for collecting and processing your personal data in relation to its activities.

Our business is to help all our customers - small and medium-sized enterprises specialized in cultural and creative industries - (“Customers”) in their day-to-day banking activities and in achieving their projects thanks to our financing solutions.

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

Further information may be provided where necessary at the time of collection of your personal data.

## 1. ARE YOU SUBJECT TO THIS NOTICE ?

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

- a person interested in our products or services when you provide us with your personal data ((through the contact form on our website (www.cofiloisirs.com) ;

- legal representative or authorised person (mandates/delegations of power) of a COFILOISIRS legal entity customer, a partner, a supplier or a service provider of COFILOISIRS.

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. We will ensure that we will do the same whenever possible (e.g., when we have the person's contact details).

## 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.

If you wish to exercise the rights listed below, please submit a request by mailing a letter to the following address COFILOISIRS – legal department - 9 rue Jean Mermoz - 75008 PARIS with a scan/copy of your identity card where required.

If you have any questions relating to our use of your personal data under this Privacy Notice, please contact our Data Protection Officer at the following address address COFILOISIRS – legal department - 9 rue Jean Mermoz - 75008 PARIS.

### 2.1. You can request access to your personal data

You can directly access some data from your client account on our website espace-client.cofiloisirs.com.

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.

Your right of access may be limited in the cases foreseen by laws and regulations. This is the case with the regulation relating to anti-money laundering and countering the financing of terrorism, which prohibits us from giving you direct access to your personal data processed for this purpose. In this case, you must exercise your right of access with the Commission Nationale de l'Informatique et des Libertés (CNIL), which will request the data from us.

**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 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. You have the right to set guidelines with regards to the use of your personal data after your death**

You can give us guidelines with regards to the retention, deletion and disclosure of your personal data after your death.

**2.11. How to file a complaint with the CNIL**

In addition to the rights mentioned above, you may lodge a complaint with the competent supervisory authority, which is usually the one in your place of residence, such as the Commission Nationale de l'Informatique et de Libertés (CNIL) in France.

## 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 :

- manage and report risks (financial, credit, legal, compliance or reputational risks etc.) that COFILOISIRS 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;
- fulfil our extra-financial reporting and sustainable finance obligations;
- prevent, detect and report risks related to Corporate Social Responsibility and sustainable development;
- detect and prevent bribery;
- comply with the eIDAS rules on electronic signature;
- exchange and report different operations, transactions or orders or reply to an official request from a duly authorised local or foreign financial, tax, administrative, criminal or judicial authorities, arbitrators or mediators, law enforcement, state agencies or public bodies;
- fulfil our reporting obligations to the Banque de France;
- assess your financial solvency when granting a loan.

#### 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/CTF) 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 processing activities performed to meet these legal obligations are detailed in Appendix "Processing of personal data to combat money laundering and the financing of terrorism".

### 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 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 at the following address: COFILOISIRS – Legal Department - 9 rue Jean Mermoz - 75008 PARIS.

#### 3.3.1 In the course of our business as a bank-insurer, 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 such
  - we work to manage, prevent and detect fraud, in particular by monitoring your transactions or by drawing up fraud lists containing the authors of proven frauds;
  - we handle legal claims and defences in the event of litigation;
  - we manage our environmental, social and governance risks;
  - improving the automation and efficiency of our business processes and customer services;
  - meeting our sustainable development commitments;
  - managing our activities and our presence on social networks (see Section 5.3 for more details).

#### 3.3.2 We do not use your personal data to send you commercial offers by electronic means, post and phone

### 3.3 3.3 We collect personal data via social media

Today, the use of social networks by companies is paramount.

In order for us to carry out our mission effectively, it is essential for us to be present on social media, and this presence is likely to result in the processing of some of your personal data.

Thus, as part of our legitimate interest in our marketing, communication, advertising and publication needs, as well as in crisis management and customer relationship management, we may collect the following personal data:

- The exchanges you have had with Us on our pages and publications on social networks, including your latest claims and complaints;
- Data from social media pages and posts containing information you have made public.

More specifically, this personal data will be processed for the following purposes:

- Crisis management (social media listening) and customer relationship management, which includes:
    - crisis prevention: monitoring and analysing social media and the web using keywords to assess BNP Paribas' reputation as well as to be informed of what is said about specific topics in order to be able to communicate accordingly;
    - crisis management: being able to analyse issues related to certain publications and act accordingly; responding to publications, posts or comments from social media users ; detect and report fake accounts and posts; or investigate serious allegations or complaints;
- Marketing, communication, advertising and publications, including:
    - data extraction to identify trending topics by collecting publicly available data on social media;
    - publication of articles;
    - suggest posts based on your interests;
    - segmentation of our prospects and customers and social media users according to their influence;
    - optimise targeted advertising /marketing through segmentation of advertising /marketing recipients.

In this context, we use services provided by external service providers.

## 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 use various types of personal data about you, including:

- **Identification information:** e.g., full name, gender, place and date of birth, nationality, identity card number, passport number;
- **Contact information**: (private or professional) postal address, e-mail address, phone number;
- **Information relating to your financial and family situation**: e.g., marital status, matrimonial regime, number of children and age, study or employment of children, composition of the household, property you own: apartment or house;
- **Economic, financial and tax information**: e.g., tax ID, tax status, country of residence, salary and other income, amount of income tax reference, value of your assets;
- **Education and employment information**: e.g., level of education, employment, position held, employer's name and remuneration;
- **Data collected from our interactions with you**: e.g., your comments, suggestions, needs collected during our exchanges with you in person and online, discussion by e-mail. Your connection and tracking data such as cookies, pixels and tracers for non-advertising or analytical purposes on our websites, online services, applications, social media pages our electronic communications;
- **Data about your devices** (mobile phone, computer, tablet, etc.): IP address, technical specifications and uniquely identifying data;

- **Personalised login credentials or security features** used to connect you to the COFILOISIRS website (espace-client.cofiloisirs.com).

We may collect sensitive 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.

**5.1 We sometimes collect data from public sources:**

- publications/databases made available by official authorities or third parties (e.g., the Official Journal of the French Republic, the Trade and Companies Register, 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.

**5.2 We also collect personal data from third parties:**

- from other BNP Paribas Group entities;
- from our customers (companies);
- from other credit institutions;
- from third parties such as credit reference agencies and fraud prevention agencies;
- certain regulated professions, such as lawyers and notaries, where specific circumstances so require (litigation, succession, etc.);
- finally, we may also collect data from authorities or institutions such as: the Banque de France, when consulting files.

### 5.3 We collect personal data via social media

Today, the use of social networks by companies is paramount.

In order for us to carry out our mission effectively, it is essential for us to be present on social media, and this presence is likely to result in the processing of some of your personal data.

Thus, as part of our legitimate interest in our marketing, communication, advertising and publication needs, as well as in crisis management and customer relationship management, we may collect the following personal data:

- The exchanges you have had with Us on our pages and publications on social networks, including your latest claims and complaints;
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More specifically, this personal data will be processed for the following purposes:

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    - crisis management: being able to analyse issues related to certain publications and act accordingly; responding to publications, posts or comments from social media users ; detect and report fake accounts and posts; or investigate serious allegations or complaints;
- Marketing, communication, advertising and publications, including:
    - data extraction to identify trending topics by collecting publicly available data on social media;
    - publication of articles;
    - suggest posts based on your interests;
    - segmentation of our prospects and customers and social media users according to their influence;
    - optimise targeted advertising /marketing through segmentation of advertising /marketing recipients.

In this context, we use services provided by external service providers.

## 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 (See Section 3.1 for more details);
- fulfil our legitimate interests which are:
    - to manage, prevent, detect fraud;
    - conduct statistical studies and develop predictive and descriptive models for business, security, compliance, risk management and anti-fraud purposes;
    - enhance the reliability of certain data about you held by other Group entities
    - offer you access to all the Group's products and services that best meet your needs and wishes;
    - customise the content and prices of products and services;
    - facilitate the conclusion and performance of a contract entered with an entity of the BNP Paribas Group by transferring the data we already hold in order to limit your efforts.
    - Our financing and refinancing also constitute a legitimate interest implying your personal data may be shared with entities of the BNP Paribas Group and the Caisse de Refinancement de l'Habitat which are providing our refinancing.

**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, share your personal data with:

- processors which perform services on our behalf (e.g., IT services, , printing services, telecommunication, debt collection, advisory and distribution and marketing);
- banking and commercial partners, independent agents, intermediaries or brokers, financial institutions, counterparties, 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);
- local or foreign financial, tax, administrative, criminal or judicial authorities, arbitrators or mediators, public authorities or institutions (e.g., the Banque de France, the Caisse des dépôts et des Consignations, the Direction générale des finances publiques), to which we, or any member of the BNP Paribas Group, are required to disclose pursuant to:
    - their request;
    - our defence, 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;
- 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 on the basis of a decision of the European Commission recognising such non-EEA country as providing an adequate level of data protection.

For transfers to non-EEA countries where the level of protection has not been recognised 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 a written request to COFILOISIRS – Legal Department - 9 rue Jean Mermoz - 75008 PARIS.

## 8 HOW LONG DO WE KEEP YOUR PERSONAL DATA?

For more information on retention periods, please refer to the Appendix **"Retention periods"**.

## 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

**Processing of personal data to combat money laundering and the financing of terrorism**

We are part of a banking Group that must adopt and maintain a robust anti-money laundering and countering the financing of terrorism (AML/CFT) programme for all its entities managed at central level, an anti-corruption program, as well as a mechanism to ensure compliance with international Sanctions (i.e., any economic or trade sanctions, including associated laws, regulations, restrictive measures, embargoes, and asset freezing measures that are enacted, administered, 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 territories where BNP Paribas Group is established).

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

To comply with AML/CFT obligations and 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, verify and update the identity of our customers, including where applicable, their respective beneficial owners and proxy holders;
- Enhanced due diligence for high-risk clients, Politically Exposed Persons or "PEPs" (PEPs are persons defined by the regulations who, due to their function or position (political, jurisdictional or administrative), are more exposed to these risks), and for situations of increased risk;
- 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 the internal assessment of risks and of the economic situation, to generally not process or otherwise engage, regardless of the currency, in activity or business:
    - 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 where the Group operates;
    - involving directly or indirectly sanctioned territories, including Crimea/Sevastopol, Cuba, Iran, North Korea, or Syria;
    - involving financial institutions or territories which could be connected to or controlled by terrorist organisations, recognised as such by the relevant authorities in France, the European Union, the U.S. or the United Nations.
- Customer database screening and transaction filtering reasonably designed to ensure compliance with applicable laws;
- Systems and processes designed to detect and report suspicious activity to the relevant regulatory authorities;
- A compliance program reasonably designed to prevent and detect bribery, corruption and unlawful influence pursuant to the French "Sapin II" Law, the U.S FCPA, and the UK Bribery Act.

In this context, we make use of:

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

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, this processing is necessary for our legitimate interest, which is to enable the BNP Paribas Group and its entities to comply with their legal obligations and to avoid local penalties.

**Appendix**

**Retention Periods**

**The retention periods relating to your personal data by processing purpose are presented below.**

Legal Basis: Compliance with our legal obligations

| Macro Purposes | Purposes | Retention Periods |
|---|---|---|
| **Manage and report risks** | Monitor operations and transactions and identify those that are unusual (e.g. when you withdraw a large sum of money in a country other than that of your place of residence) | Maximum 5 years from the execution of the operation/transaction |
| | Manage and report the risks (of a financial, credit, legal, compliance or reputational nature, etc.) that the BNP Paribas Group is likely to face in the context of its activities | 3 to 20 years from the collection of the information and depending on the nature of the risk to be covered |
| | Evaluate your financial solvency when a loan is granted | Until the loan is granted |
| | Prevent unpaid debts | Throughout the term of the business relationship |
| **Comply with legal obligations regarding financial security and professional ethics** | Contribute to the fight against tax evasion and meet our tax reporting and auditing obligations | 6 years from the end of the contractual relationship |
| | Detect and prevent corruption | 2 months after closure of the file |
| | Comply with the provisions of the eiDAS regulations relating to electronic signatures | 5 years from the closing of the contract |
| | Exchange and report different operations, transactions or requests or respond to an official request from a duly authorised local or foreign judicial, criminal, administrative, fiscal or financial authority, arbitrator or mediator, law enforcement authorities, governmental bodies or public bodies | Maximum 5 years from the reporting or request |
| | Manage a Know Your Customer (KYC) system reasonably designed to identify, update and confirm the identity of our customers, including their beneficial owners and agents where applicable | 5 years from the end of any contractual relationship |
| | Combat money laundering and terrorist financing | 5 years from the operation or the end of any contractual relationship |
| **Comply with accounting, tax, banking or Corporate Social Responsibility standards** | Record transactions for accounting purposes | 10 years from the end of the financial year |
| | Perform our non-financial reporting and sustainable finance obligations | 10 years from the end of the relationship for customers 3 years from the last contact for prospects. |
| | Fulfil our reporting and consultation obligations to the Bank of France | 5 years from reporting |

Legal Basis: Performance of a contract or pre-contractual measures

| Macro Purposes | Purposes | Retention Periods |
|---|---|---|
| **Provide services or products and manage the customer relationship** | Define your credit risk score and repayment capacity | During the contract period. No data relating to prospects is kept |
| | Assess (e.g. based on your credit risk score) whether and under what conditions (e.g. price) we can offer you a product or service | Maximum 3 months from the date of proposal |

| | | |
|---|---|---|
| | Provide you with the products and services subscribed according to the applicable contract | Throughout the term of the business relationship |
| | Manage existing debts (identification of customers with unpaid amounts) | 13 months to 5 years from the sending of the information letter |
| | Respond to your requests and assist you in your efforts | 5 years from the closing date of your request |

Legal Basis: Respond to our legitimate interest or that of a third party

| Macro Purposes | Purposes | Retention Periods |
|---|---|---|
| **Manage the risks to which we are exposed** | Keep evidence of transactions, including in electronic form, such as telephone conversations | Maximum 10 years from the operation |
| | Manage, prevent and detect fraud, in particular by monitoring your transactions or by drawing up lists of frauds involving the perpetrators of proven frauds | 5 years for the fraud case from the detection of the fraud |
| | Debt collection | Maximum 10 years from the closing of the debt collection case. |
| | Deal with legal claims and defence elements in the event of a dispute | Maximum 10 years from the operation or the closure of the debt collection case |
| | Manage our environmental, social and governance risks | 3 to 20 years from the collection of the information and depending on the nature of the risk to be covered |
| **Keep our customers, employees and operations safe** | Improve cybersecurity, manage our platforms and websites, and ensure business continuity | 5 years from detection |
| | Prevent personal injury and injury to persons and property through video protection/CCTV | 30 days from recording |
| **Optimise our business processes and customer services** | Improve the automation and efficiency of our business processes and customer services | Up to 2 years from data collection depending on the nature of the processes |
| **Conduct statistical studies and develop predictive and descriptive models** | For commercial purposes: to identify the products and services we could offer you to best meet your needs, to create new offers or identify new trends among our customers and develop our commercial policy taking into account the preferences of our customers | 6 months to 5 years maximum (depending on the subject of the study), from the study |
| | For optimisation and automation of our business processes | |
| | For security purposes: to prevent potential incidents and improve security management | |
| | For compliance purposes (such as combating money laundering and terrorist financing) and risk management | |
| | For anti-fraud purposes | |
| **Train our employees** | Provide ongoing training for your BNP Paribas advisers with tools and practical cases based on real data | 8 months from coaching |
| **Provide services to legal persons** | Provide products or services to our corporate clients of which you are an employee or customer | Throughout the term of the business relationship |

| | | |
|---|---|---|
| **Comply with our CSR commitment** | Comply with our sustainability commitments | If you have taken out a credit, the term will be 10 years from the closing of the credit agreement |
| **Manage our social networks** | Manage our activities and our presence on social networks | 13 months after the post of the message from BNP Paribas |