



January 1, 2021

# DATA PROTECTION NOTICE

The protection of your personal data is important to the BNP Paribas Group, which has adopted strong principles in that respect in its Personal Data Protection Charter available at [https://group.bnpparibas/uploads/file/bnpparibas\\_personal\\_data\\_privacy\\_charter.pdf](https://group.bnpparibas/uploads/file/bnpparibas_personal_data_privacy_charter.pdf).

This Data Protection Notice provides you (as further defined in section 2) with transparent and detailed information relating to the protection of your personal data by Cardif Lux Vie (“we”).

We are responsible, as a controller, for collecting and processing your personal data, in relation to our activities. The purpose of this Data Protection Notice is to let you know which personal data we collect about you, the reasons why we use and share such data, how long we keep it, what your rights are and how you can exercise them.

Further information may be provided where necessary when you apply for a specific product or service.

## 1. WHICH PERSONAL DATA DO WE USE ABOUT YOU?

We collect and use your personal data, meaning any information that identifies or allows to identify you, to the extent necessary in the framework of our activities and to achieve a high standard of personalised products and services.

Depending among others things on the type of products or services we provide to you, we collect various types of personal data about you, including:

- **identification information** (e.g. full name, identity (e.g. ID card, passport information, etc.), nationality, place and date of birth, gender, photograph);
- **contact information private or professional** (e.g. postal and e-mail address, phone number);
- **family situation and family life** (e.g. marital status, special legal regime applicable to your family, identity of ascendant and descendant relatives, number and age of children, number of persons composing the household, etc.);
- **economic, financial and tax information** (e.g. tax ID, tax status, income and others revenues, value of your assets);
- **education and employment information** (e.g. level of education, employment, employer’s name, remuneration, bank account details, number, expiry and CVV of your bank card);
- **information concerning your insurance contract** (e.g. customer identification number, contract number, means of payment, guarantees, duration, amount and reduction);
- **information needed for risk assessment** (e.g. geographic location, dwelling characteristics, information on insurable goods, use of an insured vehicle for working purposes, driving licence);

- **informations relating to insurance claims** (e.g. history of insurance claims, including paid compensations and expert reports, information on victims) ;
- **data relating to your habits and preferences** (data which relate to your lifestyle, hobbies, sports and outdoor activities and the use of your insured goods in relation with our insurance contracts);
- **data from your interactions with us**, our internet websites, our apps, our social media pages, (connection and tracking data such as cookies, connection to online services, IP address) meeting, call, chat, email, interview, phone conversation;
- **video protection** (including CCTV) and geolocation data (e.g. showing locations of withdrawals or payments for security reasons, or to identify the location of the nearest branch or service suppliers for you);
- **information about your device** (IP address, technical specifications and uniquely identifying data);
- **login credentials used to connect to Cardif Lux Vie's website and apps.**

We may collect the following sensitive data only upon obtaining your explicit prior consent:

- **biometric data:** e.g. fingerprint, voice pattern or face pattern which can be used for identification and security purposes;
- **health data:** for instance for the conclusion and the performance of some insurance contracts; this data is processed on a strict need-to-know basis.
- **Religious and philosophical data:** for example, for the conclusion of some specific insurance contracts providing funeral services ; this data is processed on a strict need-to-know basis.

We never ask for any other sensitive personal data such as data related to your racial or ethnic origins, political opinions, trade union membership, genetic data or data concerning your sex life or sexual orientation, unless it is required through a legal obligation.

## 2. WHO IS CONCERNED BY THIS NOTICE AND FROM WHOM DO WE COLLECT PERSONAL DATA?

We collect data directly from you as a customer or prospect (when you contact us, visit our website or our apps, use our products and services, participate to a survey or an event with us) but also regarding other individuals indirectly. Thus, we collect information about individuals whereas they have no direct relationship with us but are related to you, customer or prospect, such as for instance your:

- Family members;
- Successors and right holders;
- Co-borrowers / guarantors;
- Legal representatives (power of attorney);
- Beneficiaries of your payment transactions;
- Beneficiaries of your insurance contracts or policies and trusts;
- Landlords;
- Ultimate beneficial owners;
- Debtors (e.g. in case of bankruptcy);
- Employees;
- Company shareholders.

When you provide us with third party personal data like the examples listed above, please remember to inform the individuals providing the data that we process their personal data and direct them to the present Data Protection Notice. We will also provide them the information when possible (for instance if we don't have their contact details, we will not be able to contact them).

In order to verify or enrich our database, we may also obtain personal data from:

- other BNP Paribas entities;
- our customers (corporate or individuals);
- our business partners;
- third parties such as data brokers which are responsible for making sure that they gather the relevant information lawfully;
- publications/databases made available by official authorities or third parties;
- websites/social media pages of legal entities or professional customers containing information made public by you (e.g. your own website or social media);
- public information such as information from the press.

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

In this section we describe how and why we use your personal data and draw your attention to some data processing we consider could be more impactful for you and, in some cases, may require your consent.

#### A. TO COMPLY WITH OUR VARIOUS LEGAL AND REGULATORY OBLIGATIONS

We use your personal data to comply with regulations:

- monitor transactions to identify those which deviate from the normal routine/patterns;
- manage, prevent and detect fraud;
- monitor and report risks (financial, credit, legal, compliance or reputational risks, default risks etc.) that we and/or the BNP Paribas Group could incur;
- record, when necessary, phone calls, chats, email, etc. notwithstanding other usages described hereafter;
- prevent and detect money laundering and financing of terrorism and comply with regulation relating to sanctions and embargoes through our Know Your Customer (KYC) process (to identify you, verify your identity, screen your details against sanctions lists and determine your profile);
- detect and manage suspicious orders and transactions;
- carry out an assessment of appropriateness or suitability of the proposed insurance products, in compliance with the regulations on insurance distribution;
- contribute to the fight against tax fraud and fulfil tax control and notification obligations;
- record transactions for accounting purpose;
- prevent, detect and report risks related to Corporate Social Responsibilities and sustainable development;
- detect and prevent bribery;
- 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.

#### B. TO PERFORM A CONTRACT WITH YOU OR TO TAKE STEPS AT YOUR REQUEST BEFORE ENTERING INTO A CONTRACT

We use your personal data to enter into and perform our contracts as well as to manage our relationship with you, including to:

- define your insurance risk and determine the applicable pricing;
- evaluate if we can offer you a product or service and under which conditions (including price);
- assist you in particular by answering your requests;
- provide you or our corporate clients with products or services
- manage outstanding debts (identification and exclusion of customers with outstanding debts).

#### C. TO FULFIL OUR LEGITIMATE INTEREST

We use your personal data, including your transaction data, for:

- Risk management purpose:
  - proof of payment of the premium and of the insurance contribution, including electronic evidence;
  - management, prevention and detection of fraud;
  - monitoring of transactions to identify those which deviate from the normal routine;
  - debt collection;
  - assertion of legal claims and defence in case of legal disputes;
- development of individual statistical models in order to improve risk management or in order to improve the existing products and services or to create new ones;
- Personalisation of our offering to you and that of other BNP Paribas entities to:
  - improve the quality of our products or services;
  - advertise products or services that match with your situation and profile;
  - deduct your preferences and needs to propose you a personalised commercial offer.

This personalisation can be achieved by:

- segmenting our prospects and clients;
- analysing your habits and preferences in our various communications channels (emails or messages, visits to our website, etc.);
- sharing your data with another BNP Paribas entity, notably if you are – or are to become – a client of that other entity in particular to speed up the on boarding;

- matching the products or services that you already hold or use with other data we hold about you (e.g. we may identify that you have children but no family protection insurance yet);
- considering common traits or behaviors among current customers, and seeks others individuals who share those same characteristics for targeting purposes.
- Research & Development (R&D) consisting of establishing statistics and models to:
  - optimise and automate our operational processes (e.g.: creating FAQ chatbot);
  - offer products and services that will best meet your needs;
  - adapt products and services distribution, content and pricing in accordance with your profile;
  - create new offers;
  - prevent potential security failures, improve customer authentication and access rights management;
  - enhance security management;
  - enhance risk and compliance management;
  - enhance the management, prevention et detection of fraud;
  - enhance the fight against money laundering and financing of terrorism.
- Security reasons and IT systems performance, including:
  - manage IT, including infrastructure management (e.g.: shared platforms), business continuity and security (e.g. internet user authentication);
  - prevent personal injury and damages to people and goods (for instance video protection).
- More generally:
  - inform you about our products and services ;
  - carrying out financial operations such as debt portfolio sales, securitisations, financing or refinancing of the BNP Paribas Group;
  - organise contests and games, price competitions, lotteries or any other promotional operations;
  - perform client satisfaction and opinion surveys;
  - improve process efficiency (train our staff by recording phone calls in our call centres and improve our calling scenario);
  - implement process automation of our processes such as application testing, automatic filling complaints handling, etc.

In any case, our legitimate interest remains proportionate and we verify according to a balancing test that your interests or fundamental rights are preserved. Should you wish to obtain more information about such balancing test, please contact us using the contact details provided in section 9 "How to contact us" below.

#### D. TO RESPECT YOUR CHOICE IF WE REQUESTED YOUR CONSENT FOR A SPECIFIC PROCESSING

For certain personal data processing, we will give you a specific information and invite you to consent such processing. Note that you may request to revoke your consent at any time.

- where the above purposes lead to an automated decision-making which produces legal effects or which significantly affects you. At that point, we will inform you separately about the logic involved, as well as the significance and the envisaged consequences of such processing;
- if we need to carry out further processing for purposes other than those listed in section 3, we will inform you and, where necessary, obtain your consent;
- For some interactions on social networks, in order to administer competitions or other such marketing operations;
- If we need to process special categories of personal data such as biometric data, health data or religious and philosophical data.

## 4. WHO DO WE SHARE YOUR PERSONAL DATA WITH?

### A. SHARING OF INFORMATION WITHIN THE BNP PARIBAS GROUP

We are part of the BNP Paribas Group which comprises various companies working closely together all over the world to create and distribute various banking, financial, insurance services and products.

We share personal data through the BNP Paribas Group for commercial and efficiency needs such as:

- based on our legal and regulatory obligations:
  - sharing of the data collected for AML/FT, sanctions, embargoes and for KYC;
  - risk management including credit and operational risks (risk rating /credit scoring/etc.) ;
- based on our legitimate interest:
  - prevention, detection and fight against fraud;
  - R&D activities in particular for compliance, risks and communication and marketing purposes;
  - global and consistent overview of our clients;
  - offering the full range of products and services of the Group to enable you to benefit from them;
  - Personalisation of products and services' contents and pricing for the client.

## B. DISCLOSING INFORMATION OUTSIDE THE BNP PARIBAS GROUP

In order to fulfil some of the purposes described in this notice, we may disclose from time to time your personal data to:

- service providers which perform services on our behalf (e.g. IT services, logistics, printing services, telecommunication, debt collection, advisory and consulting and distribution and marketing);
- banking and commercial partners, independent agents, intermediaries or brokers, reinsurers, financial institutions, counterparties, trade repositories with which we have 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, insurance companies, payment system operators, issuers or payment card intermediaries);
- credit reference agencies;
- local or foreign financial, tax, administrative, criminal or judicial authorities, arbitrators or mediators, law enforcement, state agencies or public bodies, we or any member of the BNP Paribas Group is required to disclose to pursuant to:
  - their request;
  - defending or responding to a matter, action or proceeding
  - complying with regulation or guidance from authority applying to us or any member of the BNP Group;
- certain regulated professionals such as lawyers, notaries, administrators/trustees, rating agencies, health professionals or auditors when needed under specific circumstances (litigation, audit, etc.) as well as to actual or proposed purchaser of the companies or businesses of the BNP Paribas Group or our insurers.
- Social security bodies when they intervene within the context of claims for compensation or when we offer supplementary benefits to social benefits;
- Interested parties to the contract, such as:
  - The contract holder, the contract underwriter, the insured parties or their representatives;
  - The contract assignee and contract subrogee ;
  - The people responsible for the accident, the victims, their representatives and the witnesses.

## C. SHARING AGGREGATED OR ANONYMIZED INFORMATION

We share aggregated or anonymised information within and outside the BNP Paribas Group with partners such as research groups, universities or advertisers. You won't be able to be identified from this information.

Your data may be aggregated into anonymised statistics that may be offered to professional clients to assist them in developing their business. In this case your personal data will never be disclosed and those receiving these anonymised statistics will be unable to identify you.

# 5. INTERNATIONAL TRANSFERS OF PERSONAL DATA

## A. TRANSFERS OUTSIDE THE EEA

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 recognised 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 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 as set out in Section 9.

## 6. HOW LONG DO WE KEEP YOUR PERSONAL DATA FOR?

We will retain your personal data over the period required to comply with applicable laws and regulations or another period with regard to our operational requirements, such as proper account maintenance, facilitating client relationship management, and responding to legal claims or regulatory requests.

### **If you are a client :**

Clients' data is in majority retained throughout the duration of the contractual relation, to which is added the statutory limitation period for claims pursuant to the contract, unless a longer or shorter retention period is imposed by legal or regulatory exemption provisions.

### **If you are a prospect :**

Your data is retained for ten years following the date of the data collection or the date of our last contact with you.

If data relating to your health is collected, it can be retained for a duration of five years maximum as long as no contract was entered into (the aim is to be able to answer your claims or to present evidence in the event of a dispute, e.g. on the decision to not enter into an insurance contract).

### **Regardless of your status :**

Information concerning your identity provided by you at the time of requesting to exercise your rights, as set out in Section 7, is retained for a duration of one to three years depending on the type of right, following the date of exercise of that right.

## 7. WHAT ARE YOUR RIGHTS AND HOW CAN YOU EXERCISE THEM?

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

- **To access:** you can obtain information relating to the processing of your personal data, and a copy of such personal data.
- **To rectify:** where you consider that your personal data are inaccurate or incomplete, you can request that such personal data be modified accordingly.
- **To erase:** you can require the deletion of your personal data, to the extent permitted by law.
- **To restrict:** you can request the restriction of the processing of your personal data.
- **To object:** you can object to the processing of your personal data, on grounds relating to your particular situation. You have the absolute right to object to the processing of your personal data for direct marketing purposes, which includes profiling related to such direct marketing.
- **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.
- **To data portability:** where legally applicable, you have the right to have the personal data you have provided to us be returned to you or, where technically feasible, transferred to a third party.

If you wish to exercise the rights listed above, please send a letter or e-mail to the following address :

1. The local data protection correspondent (LDPC) of Cardif Lux Vie, by sending an e-mail to: [group\\_assurance\\_lu\\_ldpo@cardifluxvie.lu](mailto:group_assurance_lu_ldpo@cardifluxvie.lu), or by post to:  
**Cardif Lux Vie – LDPC – Local Data Protection Correspondent**  
23-25, avenue de la Porte-Neuve  
L-2227 Luxembourg  
Luxembourg
2. The Data Protection Officer (DPO) of BNP Paribas Cardif Group, by sending an email to: [group\\_assurance\\_data\\_protection\\_office@bnpparibas.com](mailto:group_assurance_data_protection_office@bnpparibas.com), or by post to:  
**BNP Paribas CARDIF - DPO**  
8, rue du Port  
92728 Nanterre  
France

Please include a scan/copy of your proof of identity for identification purpose when required.

In accordance with applicable regulation, in addition to your rights above, you are also entitled to lodge a complaint with the competent supervisory authority.

## 8. HOW CAN YOU KEEP UP WITH CHANGES TO THIS DATA PROTECTION NOTICE?

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

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

## 9. HOW TO CONTACT US?

If you have any questions relating to our use of your personal data under this Data Protection Notice, please contact:

1. The local data protection correspondent (LDPC) of Cardif Lux Vie, by sending an e-mail to: [group\\_assurance\\_lu\\_ldpo@cardifluxvie.lu](mailto:group_assurance_lu_ldpo@cardifluxvie.lu), or by post to:  
**Cardif Lux Vie – LDPC – Local Data Protection Correspondent**  
23-25, avenue de la Porte-Neuve  
L-2227 Luxembourg  
Luxembourg
2. The Data Protection Officer (DPO) of BNP Paribas Cardif Group, by sending an email to: [group\\_assurance\\_data\\_protection\\_office@bnpparibas.com](mailto:group_assurance_data_protection_office@bnpparibas.com), or by post to:  
**BNP Paribas CARDIF - DPO**  
8, rue du Port  
92728 Nanterre  
France

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