

DATA PROTECTION NOTICE

LAST UPDATED [31/03/2022]



CARDIF LUX VIE
BNP PARIBAS GROUP

The insurer
for a changing
world

DATA PROTECTION NOTICE

Last updated [31/03/2022]

FOREWORD: PRINCIPAL CHANGES

As a trusted partner, we take the protection of your personal data very seriously. We have updated our Data Protection Notice ("Notice") to be more transparent by improving the information about:

- how we process data for the purposes of direct marketing;
- how we process data to combat money laundering and the financing of terrorism and to comply with international sanctions (asset freezes).

INTRODUCTION

Protecting your personal data is paramount for us. To that end, the BNP Paribas Group has adopted a Personal Data Privacy Charter which enshrines the key principles of data protection. The Charter can be found at: https://group.bnpparibas/uploads/file/bnpparibas_personal_data_privacy_charter.pdf

Cardif Lux Vie ("Cardif Lux Vie" or "we"/"us"), as data controller, is responsible for collecting and processing your personal data in the course of its business.

We recommend that you read this Notice, which contains detailed information on how Cardif Lux Vie – whose registered office is located at 23-25, avenue de la Porte-Neuve, L-2227 Luxembourg – protects your personal data when it acts as data controller or joint controller under the General Data Protection Regulation (Regulation (EU) 2016/679 "GDPR").

The aim of this Notice is to provide you with information about the personal data we collect about you, what we use it for, whom we share it with, how long we keep it for and how to exercise your rights in relation to your data. You may also be sent additional information when you take out a particular service or product.

1. DOES THIS NOTICE APPLY TO YOU?

This Notice applies to you ("you") if you are, for example:

- one of our clients or in a contractual relationship with us (policyholder, joint policyholder, insured person);
- a relative of a client. Occasionally our clients may have to share information with us about their family, if we need this to provide them with a product or service or to learn more about them;
- someone who is interested in our products or services, once you provide us with your personal details (via our websites and applications, at events or through sponsorship) so that we can contact you;
- an heir or successor in title; a joint borrower/guarantor;
- a legal representative of one of our clients under a mandate/delegation of authority;
- a payer or beneficiary of a payment transaction;
- a beneficiary of an insurance policy;
- a beneficial owner of the beneficiary of an insurance policy;
- a beneficial owner of a client legal entity;

- an officer, agent, employee or legal representative of a client legal entity;
- a donor or donee;
- a creditor (for example, during bankruptcy);
- a company shareholder;
- an employee of one of our service providers/subcontractors/suppliers or of our business partners.

When you provide us with someone else's personal data, please remember to inform them that their data has been disclosed to us and ask them to read this Notice. We will do likewise as soon as we can (i.e. once we have the person's contact details and are authorised to do so).

2. HOW CAN YOU CONTROL THE PROCESSING WE CARRY OUT ON YOUR PERSONAL DATA?

You have rights that allow you to exercise significant control over your personal data and how we process it.

If you wish to exercise the rights described below, or if you have any questions about the use of your personal data, please send us a query, together with a scanned version/copy of your identity document, to:

- Cardif Lux Vie – Délégué Local à la Protection des Données, 23-25 avenue de la Porte-Neuve, L-2227 Luxembourg;
- or group_assurance_lu_ldpo@cardifluxvie.lu ; or
- via our website.

2.1. YOU MAY REQUEST ACCESS TO YOUR PERSONAL DATA

If you wish to access your personal data, we will provide you with a copy of the personal data to which your request relates, as well as information about how the data are processed.

The law may restrict your right of access. This is the case, for example, with the regulations on anti-money laundering and combating the financing of terrorism (AML/CFT), which prohibit us from giving you direct access to your personal data processed for that purpose. In this case, you should exercise your right of access with the Luxembourg National Commission for Data Protection (Commission Nationale pour la Protection des Données), who will write to us.

2.2. YOU MAY REQUEST THE RECTIFICATION OF YOUR PERSONAL DATA

If you believe that your personal data are inaccurate or incomplete, you may request that the data are amended or supplemented. In some cases, you may be asked for supporting documents.

2.3. YOU MAY REQUEST THE ERASURE OF YOUR PERSONAL DATA

If you wish, you can request the erasure of your personal data within the limits permitted by law.

2.4. YOU MAY OBJECT TO THE PROCESSING OF YOUR PERSONAL DATA BASED ON LEGITIMATE INTEREST

If you do not consent to the processing of your data based on legitimate interest, you may object to it for reasons pertaining to your personal situation, by giving details of the relevant processing and stating the reasons for your objection. We will cease to process your personal data, unless there are compelling legitimate grounds for the processing or this is necessary for the establishment, exercise or defence of legal claims.

2.5. YOU MAY OBJECT TO THE PROCESSING OF YOUR PERSONAL DATA FOR DIRECT MARKETING PURPOSES

You also have the right to object at any time to the processing of your personal data for direct marketing purposes, which includes profiling to the extent that it relates to such direct marketing.

2.6. YOU MAY REQUEST THE SUSPENSION OF THE USE OF YOUR PERSONAL DATA

If you contest the accuracy of the data we use or you object to your data being processed, we will verify or review your request. While we review your request, you have the option of asking us to suspend the use of your data.

2.7. YOUR RIGHTS IN RELATION TO AUTOMATED DECISION-MAKING

In principle, you have the right not to be subject to a decision based solely on automated processing, based on profiling or otherwise, which produces legal effects or significantly affects you. We may nevertheless automate this type of decision-making if it is necessary for the conclusion/execution of a policy arranged with us, is authorised by the regulations or if you have given your consent.

In any event, you have the opportunity of contesting the decision, expressing your point of view and requesting human intervention in reviewing the decision.

2.8. YOU MAY WITHDRAW YOUR CONSENT

Where you have given your consent for the processing of your personal data, you may withdraw this consent at any time.

2.9. YOU MAY REQUEST THE PORTABILITY OF SOME OF YOUR PERSONAL DATA

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

2.10. YOU MAY FILE A COMPLAINT WITH THE LUXEMBOURG NATIONAL COMMISSION FOR DATA PROTECTION

In addition to the abovementioned rights, you may file a complaint with the competent supervisory authority, the Luxembourg National Commission for Data Protection (cnpd.public.lu).

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

The purpose of this section is to explain why we process your personal data and the legal basis for it.

3.1. YOUR PERSONAL DATA ARE PROCESSED TO ENABLE US TO COMPLY WITH OUR VARIOUS LEGAL OR REGULATORY OBLIGATIONS

Your personal data are processed if this is necessary so that we can comply with applicable regulations, including regulations specific to the insurance sector and financial regulations.

3.1.1. We use your personal data to:

- verify operations and transactions and identify any that are abnormal or unusual;
- monitor your transactions and operations to manage, prevent and detect fraud;
- manage, prevent and disclose risks (financial, credit, legal, compliance or reputational, etc.) that the BNP Paribas Group may be exposed to in the course of its business;
- fulfil our obligations to prevent unclaimed benefits;

- assess the appropriateness of the products we offer and their suitability for each client profile in accordance with the European Insurance Distribution Directive (IDD);
- help combat tax fraud and fulfil our tax audit and reporting obligations;
- record transactions for accounting purposes;
- prevent, detect and report risks related to corporate social responsibility and sustainability;
- detect and prevent corruption;
- comply with the provisions applicable to trusted service providers issuing electronic signature certificates;
- share and report various operations, transactions or requests or respond to an official request from a duly authorised local or foreign judicial, criminal, administrative, tax or financial authority, arbitrator or ombudsman, law enforcement agencies, government bodies or public bodies.

3.1.2. We also process your personal data to combat money laundering and the financing of terrorism.

We are part of a banking and insurance group that must have a robust, centrally managed AML/CFT system at entity level, together with a mechanism for implementing sanctions, whether local, European or international.

In this respect, we are joint data controllers along with BNP Paribas SA, the parent company of the BNP Paribas Group (the terms "we"/"us" in this section also include BNP Paribas SA).

The processing carried out to fulfil these legal obligations is detailed in Appendix 1.

3.2. YOUR PERSONAL DATA ARE PROCESSED TO EXECUTE A POLICY TO WHICH YOU ARE PARTY OR PRE-CONTRACTUAL MEASURES TAKEN AT YOUR REQUEST

Your personal data are processed when they are necessary to conclude or execute a policy to:

- determine your insurance risk profile and associated pricing;
- assess (for example, based on your insurance risk profile) whether we can offer you a product or service and on what terms (for example, the price);
- send you information about our products or services at your request;
- provide you with the products and services taken out in accordance with the applicable policy;
- manage your policy (including processing transactions, claims, payment of benefits, compensation procedures, monitoring settlements, etc.);
- reply to your queries and provide you with assistance;
- take out our products and services (in particular via an agreement by telephone or electronic signature);
- settle the death benefit;
- manage and process payment incidents and arrears (identifying clients who are in arrears).

3.3. YOUR PERSONAL DATA ARE PROCESSED BECAUSE WE OR A THIRD PARTY HAVE A LEGITIMATE INTEREST

When our processing is based on a legitimate interest, we balance that interest against your interests or fundamental rights and freedoms to ensure that we achieve the right balance. If you would like more information on the legitimate interest pursued by processing your data, please contact us using the contact details provided in Section 2 "HOW CAN YOU CONTROL THE PROCESSING WE CARRY OUT ON YOUR PERSONAL DATA?" above.

3.3.1. In the course of our business as an insurer, we use your personal data to :

- manage the risks we are exposed to:
 - we keep a record of operations and transactions, including in electronic format;
 - we manage your transactions to manage, prevent and detect fraud, particularly by checking any that seem abnormal or unusual;
 - we recover debts;
 - we handle legal claims and prepare a defence in the event of a dispute;
 - we develop statistical models to determine your insurance risk profile.
- improve cybersecurity, manage our platforms and websites, and ensure business continuity;
- prevent personal injury and damage to property through video surveillance;
- improve the automation and efficiency of our business processes and client services (for example, automatic acceptance of claims, keeping track of your queries and improving client satisfaction based on the data collected during our interactions with you, such as telephone recordings, emails or chats);
- execute financial transactions, such as the sale of receivables portfolios, securitisation, financing or refinancing of the BNP Paribas Group;
- conduct statistical studies and develop predictive and descriptive models for:
 - commercial purposes: to identify the most suitable products and services for you, design new products or identify new trends among our clients, and develop our commercial policy by taking into account our clients' preferences;
 - the purpose of monitoring product risk and improving pricing;
 - security: to prevent potential incidents and improve security management;
 - compliance (such as anti-money laundering and combating the financing of terrorism) and risk management;
 - efficiency: optimising and automating our business processes;
 - combating fraud.
- organise promotional or sponsorship initiatives and conduct opinion polls and client satisfaction surveys.

3.3.2. We use your personal data to send you commercial offers by email, post and telephone.

As part of the BNP Paribas Group, we want to be able to offer you access to a whole range of products and services that are right for you.

Once you become a client, and unless you object, we may email you offers for our products and services and those of the Group, provided they are similar to those you have already taken out.

We ensure that these commercial offers are for products or services relevant to your needs and complementary to those you already have, so that we achieve the right balance between our respective interests.

Unless you object, we may also send you offers for our products and services, and those of the Group and our trusted partners, by telephone and post.

3.3.3. We analyse your personal data to adapt our product and service offerings

To improve the client experience and client satisfaction, we need to determine to which client category you belong. To do this, we assign you to a client category on the basis of relevant data selected from information:

- that you have disclosed directly to us during our interactions with you or when taking out a product or service;
- derived from your use of our various channels such as websites and applications (for example, if you are confident using digital technology, if you prefer to be more self-sufficient when taking out a product or service (self-care)).

Unless you object, we will tailor this to your client category. With your consent, we may go further in meeting your needs by tailoring our products and services to you personally, as described below.

3.3.4. Your personal data are processed if you have consented to this.

For some personal data, we will give you specific details and ask for your consent. Please note that you may withdraw your consent at any time.

In particular, we will ask your consent:

- to tailor our offerings, products and services to you personally, based on more sophisticated profiling which allows us, for example, to anticipate your needs and behaviours;
- for any email offer relating to products and services that are not similar to those you have already taken out, or to products and services from our trusted partners;
- to tailor our offerings, products and services using data from your accounts with our business partners and product distributors;
- to use your browsing data (cookies) for commercial purposes or to deepen our knowledge of your profile;
- to process data about your health, where this is necessary for assessing your risk profile and concluding a policy, implementing the policy cover or refining our internal processes (by reducing the number of medical formalities, improving the risk assessment, etc);
- carry out additional processing for new purposes incompatible with those for which your data were initially collected;
- carry out fully automated decision-making which produces legal effects or significantly affects you. In this case, we will inform you separately of the underlying logic of this decision, as well as the significance and consequences of this processing.

Further consent to the processing of your personal data may be requested from you when necessary.

4. WHAT TYPES OF PERSONAL DATA DO WE COLLECT?

We collect and use your personal data, which may be any information that identifies you or allows you to be identified.

Depending on your client category, the type of product or service we provide you with and our discussions with you, we collect different types of personal data about you, including:

- identification details: for example, full name, gender, place and date of birth, nationality, identity card number, passport number, driving licence number, photo, signature;
- personal or business contact details: for example, postal address, email address, telephone number;
- information about your assets and family life: for example, your marital situation (married, in a civil partnership, etc.), members of your household (number of people, age, employment and education), properties owned (flat or house), capacity and protective arrangements (children below legal age, guardianship, trusteeship, etc.);
- major milestones: for example, when you get married, divorced, move in with someone, have children;
- lifestyle: for example, your hobbies and interests, travel, environment (nomadic, settled);
- economic, financial and tax information : for example, taxpayer identification number, tax status, tax residence, salary and other income, immovable and movable property, liabilities and borrowings, financial assets, tax data, loans, capital subscribed/repaid;

- education and employment information: for example, level of education, socio-professional category, business sector, occupation;
- information relating to the products and services you hold: for example, bank details, products and services held and used (insurance, savings and investments, etc.), identification number of the client, insured person, policy and claim, outstanding receivables, details of the business introducer, co-insurers and reinsurers, term, amounts, direct debit authorisation, data relating to payment methods or transactions, such as the transaction number, details of the transaction relating to the product or service taken out, arrears, debt recovery;
- data necessary for payment of the insurance premium or insurance benefit: for example, cheque number, payment card number, card expiry date, bank details (account number and sort code/IBAN);
- data relating to the calculation or valuation of losses and benefits: for example, details of the claim (nature and circumstances of the claim, description of injuries, police reports and other investigation reports, expert reports), victims (nature and extent of the damage suffered, degree of disability/incapacity, annuities, death benefit, amount of benefits, settlement methods, reversion, amounts reimbursed by social security), and data taken from public websites to search for beneficiaries of unclaimed insurance settlements;
- details of any claims filed: for example, claims history, including compensation paid and expert reports, information about the victims;
- data about your habits and preferences when it comes to using our products and services;
- data collected during our interactions with you: for example, your comments and suggestions, the needs expressed during our discussions with you online or during telephone conversations, discussions by email, chat or chatbot, discussions on our social media pages and any recent complaints from you. Your login details and tracking data such as cookies and trackers for non-marketing purposes or analytical cookies on our websites, online services, applications and social media pages;
- data from the video surveillance system (including security cameras) and geolocation data;
- data about your devices (mobile phone, laptop, tablet, etc.): for example, IP address, technical specifications and unique identification data;
- login credentials or personalised security functions that you use to log in to the Cardif Lux Vie website and applications;
- data about your health status where this is necessary for the conclusion or management of your policy: for example, health questionnaires, additional medical formalities, treatment plans, etc.

5. FROM WHOM DO WE COLLECT PERSONAL DATA?

We collect personal data directly from you and from other sources. We sometimes collect data from public sources:

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

We also collect personal data from third parties:

- other entities in the BNP Paribas Group;
- our clients (companies or individuals);
- our business partners and in particular the distributors or managers of our products;
- our co-insurers;
- payment initiation service providers and account aggregators (account information service providers);

- service providers specialising in data reliability and enrichment;
- third parties such as fraud prevention agencies;
- data brokers who are responsible for ensuring that they collect the relevant information legally.

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

6.1. WITH BNP PARIBAS GROUP ENTITIES

As a member of the BNP Paribas Group, we work closely with other BNP Paribas Group companies around the world. If necessary, your personal data may be shared with BNP Paribas Group entities, subject to the specific legal and regulatory constraints that apply (particularly with regard to professional secrecy), to:

- comply with our various legal and regulatory obligations described above;
- pursue our legitimate interests, which are to:
 - manage, prevent and detect fraud;
 - conduct statistical studies and develop predictive and descriptive models for commercial, security, compliance, business efficiency, risk management and anti-fraud purposes;
 - improve the reliability of certain data about you held by other Group entities;
 - offer you access to the Group's products and services that are most suitable for your needs and goals;
 - customise the content and prices of our products and services.

6.2. WITH BNP PARIBAS GROUP ENTITIES THAT DISTRIBUTE OUR PRODUCTS

We exchange personal data with our intra-group distributors more frequently than with other BNP Paribas Group entities that are not involved in the distribution and/or marketing of our products.

Accordingly, your personal data may be shared between us and our intra-group distributors if:

- you wish to take out a Cardif Lux Vie insurance policy and have approached a BNP Paribas Group entity acting as distributor of our products;
- you have taken out a Cardif Lux Vie insurance policy with a BNP Paribas Group entity;
- you are the beneficiary of a Cardif Lux Vie insurance policy distributed by a BNP Paribas Group entity.

The personal data shared between us and our intra-group distributors may be:

- data collected by a BNP Paribas Group entity at the time of subscription or when executing a Cardif Lux Vie insurance policy; or
- data previously collected by a BNP Paribas Group entity at the time of subscription or when executing a contract other than insurance.

In addition to the abovementioned data (paragraph 6.A.1.), your personal data may be shared between us and our intra-group distributors for the following purposes:

- to adapt the distribution, content and pricing of our products and services on the basis of your profile;
- to allow our intra-group distributors to offer additional policies and/or cover appropriate for your family situation, assets and occupation;
- to check the compatibility of your profile on the basis of defined target market criteria;
- to facilitate the conclusion and execution of our insurance policies taken out with a BNP Paribas Group entity by streamlining the process for you;
- to digitalise our relationship with you, especially when you have already opted for a digital relationship with a BNP Paribas Group entity.

The processing carried out on the basis of the personal data held by us and our intra-group distributors is balanced between the legitimate interests we pursue and your interests or fundamental rights and freedoms, to ensure that we achieve the right balance between them.

6.3. WITH RECIPIENTS, THIRD PARTIES OUTSIDE THE BNP PARIBAS GROUP AND SUBCONTRACTORS

To achieve some of the purposes described in this Notice, we may, where necessary, share your personal data with:

- subcontractors who provide services on our behalf, for example IT, printing, telecommunications, debt recovery, consulting, distribution and marketing services;
- business partners who distribute our products or who are involved in the design and marketing of our products;
- business partners who manage our policies on our behalf;
- service providers specialising in data reliability and enrichment;
- independent agents, intermediaries or brokers, financial institutions, counterparties, trade repositories we have links with, if such a transfer is necessary to provide you with services or products or to fulfil our contractual obligations or execute transactions (for example, banks, correspondent banks, financial managers, custodians, securities issuers, paying agents, trading platforms, insurance companies, payment system operators, payment card issuers or intermediaries, mutual guarantee companies or financial guarantee institutions);
- financial, tax, administrative, criminal or judicial authorities, whether local or foreign, arbitrators or ombudsmen, public authorities, establishments or institutions (such as the Caisse de Consignation), to whom we or any member of the BNP Paribas Group are required to disclose data:
 - at their request;
 - as part of our defence, in a legal action or in legal proceedings;
 - to comply with any regulation or recommendation made by a competent authority regarding us or any member of the BNP Paribas Group;
- third-party payment service providers (information about your bank accounts), for the purpose of providing a payment initiation or account information service, if you have consented to the transfer of your data to that third party;
- certain regulated professionals such as lawyers, notaries or auditors when required by the specific circumstances (litigation, audits etc.), as well as to our insurers or any current or potential purchaser of BNP Paribas Group companies or businesses;
- social security organisations when involved in a claim for compensation or when we offer benefits to supplement social security benefits;
- commercial information agencies;
- parties with an interest in the policy, such as:
 - the policyholder, the subscriber, the insured persons and their representatives;
 - the policy assignees and subrogated parties;
 - the persons responsible for the claim, the victims, their representatives and the witnesses.

7. INTERNATIONAL PERSONAL DATA TRANSFERS

In the event of international transfers from the European Economic Area (EEA) to a non-EEA country, your personal data may be transferred on the basis of a decision made by the European Commission if the latter has recognised the non-EEA country to which your data will be transferred as providing an adequate level of data protection.

For transfers to countries whose level of protection has not been recognised as adequate by the European Commission, we will either rely on an exemption applicable to your specific situation (for example, if the transfer is necessary to execute a policy arranged with you, such as when making an international payment) or implement one of the following safeguards to ensure that your personal data are protected:

- standard contractual clauses approved by the European Commission;
- binding corporate rules.

To obtain a copy of these safeguards or details of where they can be found, please write to us at:

Cardif Lux Vie – Délégué Local à la Protection des Données, 23-25 avenue de la Porte-Neuve, L-2227 Luxembourg

8. FOR HOW LONG DO WE KEEP YOUR PERSONAL DATA?

We will keep your personal data for as long as is necessary to comply with applicable laws and regulations, or for as long as is necessary for our operational requirements, such as bookkeeping and effective customer relationship management, and to assert our legal rights or respond to requests from regulatory bodies.

IF A POLICY IS TAKEN OUT:

Most client data is kept for the duration of the contractual relationship, plus the statutory limitation period for claims under that policy (up to 30 years for some policies), unless overriding legal or regulatory provisions require a longer or shorter storage period.

IF NO POLICY IS TAKEN OUT:

Your data are kept for 10 years from the date of collection or from the last contact we had with you.

If we have collected data about your health, this is kept for a maximum of 5 years if no policy is taken out (to be able to respond to your queries or provide evidence in the event of a legal dispute over the decision not to conclude an insurance policy, for example).

OTHER STORAGE PERIODS:

Where necessary, your payment card details are stored for a period of 13 months from the date of payment (except for the CVC code, which is not stored on our system).

Where necessary, telephone recordings for the purpose of improving quality of service and for staff training are kept for 6 months. Analysis documents based on these recordings are kept for 1 year.

Information about your identity that you disclose to us when requesting to exercise your rights are kept for the period necessary to respond to your request.

For more details on data storage periods, please see Appendix 2.

9. HOW CAN I KEEP TRACK OF CHANGES TO THIS DATA PROTECTION NOTICE?

In a world where technology is constantly changing, we regularly review this Notice and update it if necessary.

We recommend that you read the latest version of this document online. We will inform you of any material changes on our website or via our usual communication channels.

APPENDIX 2

DATA STORAGE PERIODS

The storage periods correspond to the periods during which we may be required to process the data collected.

IF NO POLICY IS TAKEN OUT

DIRECT MARKETING

If you are a prospective client, we keep your data for a period of 10 years from their collection or from the last contact we had with you.

After this time, we may contact you again to ask if you still want to receive marketing communications from us. If not, we will delete your data.

HEALTH DATA

Health data is kept for a maximum of 5 years from the date of collection or from the last contact we had with you.

This period is justified insofar as we must be able to respond to your queries in the event of a dispute, following a refusal or if your liability is in question, or in the event of requests for mediation.

AUDIENCE MEASUREMENT STATISTICS

Tracking cookies expire after 13 months. The data collected from these cookies are kept for a maximum of 25 months.

IF A POLICY IS TAKEN OUT

The storage period takes into account two parameters:

- the duration of the commitment;
- the limitation period (i.e. the period during which the beneficiary may assert his or her rights, the starting point for which varies depending on the type of action).

In general, for accounting purposes, we must be able to produce, for a period of 10 years, any document needed as proof of payment and the payment amount.

1. LEGAL OR REGULATORY STORAGE PERIODS APPLICABLE TO INSURANCE COMPANIES

We take into account:

- the storage periods for documents in respect of which the tax authorities may exercise their rights of communication, investigation and control: a maximum of 10 years from the date of the last transaction entered in the books or records or from the date on which the documents were drawn up;
- the storage periods for documents and information relating to clients and client transactions to combat money laundering and the financing of terrorism: 5 years from the termination of the business relationship or from the execution of the transactions.

2. STORAGE PERIODS AND LIMITATION PERIODS SPECIFIC TO INSURANCE POLICIES

For each type of policy, we take into account the limitation periods provided for by the Civil Code and the Code of Criminal Procedure, and the specific limitation periods provided for by the insurance regulations.

Life insurance – In the event of survival

The data are kept for 30 years from the date of full surrender, maturity or termination of the policy.

Life insurance – In the event of death

The data are kept for 30 years from the date of death.

Outstanding balance insurance

The data are kept for 30 years from the end of the contractual commitments.

Death and disability protection insurance

The data are kept for 30 years from the payment of the benefit or termination of the policy.

Insurance Company:

CARDIF LUX VIE

23-25 avenue de la Porte-Neuve
L-2227 Luxembourg
Tel. (+352) 26 214-5600
Fax (+352) 26 214-9370
R.C.S. Luxemburg : B47240
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