



E-CLUB

E-CLUB GENERAL TERMS OF USE

DOCUMENTS TO BE RETAINED BY THE USER

WHEREAS:

The Company provides the User with an electronic service known as e-Club, accessible on its website <http://www.cardifluxvie.com>

The aim of these General Terms of Use consist in defining the terms and conditions of use of e-Club by the User.

Access to e-Club is subject to acceptance of these General Terms of Use. By using e-Club, the User accepts these General Terms of Use and undertakes to adhere to them.

The term **"Conditions"** refers to these e-Club General Terms of Use.

The term **"Company"** means Cardif Lux Vie S.A., as the provider of e-Club.

The term **"Policy"** means an insurance or capitalisation product issued by the Company.

The term **"Representative"** refers to the person appointed by the User and authorised to access the information relating to the Policy/Policies via e-Club.

The term **"e-Club"** refers to the secure extranet service created by the Company, the content of which is stipulated in Article 1 of these Terms of Use, and access to which is strictly limited to Users.

The term **"User"** means any person who adheres to these Terms of Use and whose identity and status are confirmed at the end of these Terms of Use.

The terms "User ID", "Password" and "TOTP" refer to all of the information needed to identify an e-Club user.

Additionally, the "PUK code" (PIN Unlock Key) is used to send the TOTP (Time-based One-Time Password) and/or to set reset the password.

The password and PUK code are confidential.

ARTICLE 1 - FACILITIES OFFERED BY E-CLUB

- 1.1. e-Club enables the User to view general information about his or her policies as well as related documents, including for information purposes, performance data, forms, details of guarantees, history of the operations and the list of funds.

Please note that e-Club cannot be used to carry out transactions in relation to the Policies, such as switches, surrenders or premium payments. The forms accessible on e-Club should be duly completed and returned to the Company for execution.

- 1.2. The right of access is determined and may vary on the basis of:
 - the status of the User, as stipulated at the end of these Terms of Use, and
 - the type of Policy for which consultation occurs. The Company reserves the right to grant or withhold the requested access.
- 1.3. The content of e-Club has a purely informative character. The Company does not provide any guarantee that the data, information or documents provided by the Company or third parties and accessible via e-Club are up to date, complete, accurate, reliable or appropriate.



Data, information and documents accessible on e-Club do not constitute evidence against the Company and do not under any circumstances commit the Company, particularly in case of error, inaccuracy or omission in data, information or documents made available by e-Club.

- 1.4. Due to the constraints of the accounting and IT process, e-Club is used subject to the limitation that transactions that have not yet been booked will not be visible.
- 1.5. The e-Club facility and General Terms of Use may be amended without notice from the Company.

ARTICLE 2 – USE OF E-CLUB

- 2.1. Secure access to e-Club requires a computer with an internet connection, a smartphone and an access code (user name, password) and TOTP.

The TOTP is generated every 30 seconds using an app installed on your smartphone (see Instructions).

The Instructions stipulate exactly what is required in order to access e-Club and make use of its features.

For further information, the User should contact the Company's helpdesk on: (+352) 26 214 - 5678 during office hours (from Monday to Friday, from 8:30 am to 5 pm CET).

- 2.2. Access to e-Club is subject to the overall availability of the Company's IT infrastructure, which may be subject to down-time on a one-off or regular basis notably for maintenance, upgrade, repair or other purposes. The Company also reserves the right to suspend access to e-Club temporarily or permanently, without being required to justify its decision.

- 2.3. The website <http://www.cardifluxvie.com> is certified by the trusted provider of authentication services "VeriSign", which guarantees that the User is definitely logged on to the Company's website. However, the Company provides no guarantee against damage or inconvenience directly or indirectly caused by a virus not detected by the Company's security system or, in general, technical malfunction due to the User, the internet, other computer systems or third parties.
- 2.4. The right to use e-Club and data, information or forms extracted from it is strictly personal and non-transferable, and the User will be liable for any transfer, amendment or reproduction thereof.

The User undertakes to inform the Company immediately in the event of e-Club data, information or forms being lost, misappropriated or stolen, or if it is made aware of these elements being used fraudulently.

ARTICLE 3 – CHARGE FOR E-CLUB

Access to e-Club is free of charge. However, the Company reserves the right to revise its pricing for e-Club at any time by informing the User by any appropriate means, including by making an announcement on its website. In such a case, the User may object to these Terms of Use based on the procedures detailed in Article 8 below, doing so within a deadline of 15 days from the date of the pricing revision.

Once this deadline has passed, the new pricing shall be considered to have been accepted by the User. All costs linked to use of e-Club, such as internet subscription charges, telecommunication costs etc. shall be borne by the User.



ARTICLE 4 – OBLIGATIONS AND LIABILITY OF THE USER

- 4.1. The User declares that he/she has read these General Terms of Use, which define the terms and conditions governing use of e-Club by the User.
- 4.2. The User acknowledges and accepts that the use of e-Club is subject to acceptance of these General Terms, together with any amendments or updates, communicated in any appropriate way, including by means of an announcement on the Company's website.
- 4.3. The User assumes full responsibility for direct and indirect use of e-Club, as well as with regard to the identification and security elements as defined in the Instructions, which are strictly personal, confidential and non-transferable. For security reasons, the User agrees not to store his/her user ID, password, PUK code and smartphone containing the TOTP app together.

The User undertakes to notify the Company immediately in the event that these identification and security details are lost or given up.

The User shall be solely liable for direct or indirect damage resulting from illegal, fraudulent, incorrect or improper access or use of e-Club, as well as for any such attempts, resulting in particular from non-compliance with basic security instructions or instructions defined in these General Terms, or also as a result of third parties.

- 4.4. The Company shall not in any way be held liable for negligence or failure to comply with legal, regulatory or administrative obligations imposed on the User in relation to the use of e-Club

ARTICLE 5 - DATA PROTECTION

In the context of the insurance relationship, Cardif Lux Vie, as data controller, is required to collect personal data from the Policyholder that is protected by the General Data Protection Regulation (EU regulation no. 2016-679).

This personal data is processed in accordance with the "Data protection notice" (directly available at the website <https://cardifluxvie.com>) which contains all information that Cardif Lux Vie must provide to the Policyholder on the processing of his or her personal data.

ARTICLE 6 - PROTECTION OF INTELLECTUAL PROPERTY RIGHTS

e-Club content or content made accessible via e-Club, the presentation, and the marks, logos, images, software, programs and all other content of e-Club are protected by the amended Law of April 18th, 2001 on copyright, neighbouring rights and databases.

ARTICLE 7 - AMENDMENTS, UPDATES

In the event of these General Terms of Use for e-Club or the services offered via e-Club being amended or updated, the User may object to the Terms pursuant to Article 8 below, doing so within a time frame of 15 days from the date of such amendment or update. Once this deadline has passed, the amendments and updates shall be deemed to have been accepted by the User.



ARTICLE 8 – TERM, TERMINATION

These Terms of Use have been drawn up for an unlimited period. They may be terminated without reason at any time by the User or the Company subject to one month's written notice to this effect.

However, the Company may terminate these Terms of Use with immediate effect under the following circumstances:

- failure on the part of the User to comply with these Terms of Use, including the attached Instructions;
- events that call into question the reputation or solvency of the User;
- termination for whatsoever reason of the contractual relationship between the User and the Company.

In the event of these Terms of Use being terminated for whatsoever reason, the User undertakes to return his or her card code (if he/she has been given one) and any documents or information obtained from e-Club to the Company immediately.

ARTICLE 9 – APPLICABLE LAW, PLACE OF JURISDICTION

These Terms of Use are subject to Luxembourg law, and the Luxembourg courts have sole jurisdiction with regard to any disputes concerning their application, interpretation or performance.



E-CLUB APPLICATION FORM

CLIENT

To be completed in block capitals.
Copy of User's identity card to be enclosed.
Please return documents by e-mail to e-club@cardifluxvie.lu or by post to Cardif Lux Vie, Client Services,
23-25 avenue de la Porte-Neuve, L-2227 Luxembourg.

Policy number:

USER'S IDENTITY

Mr Mrs Miss

Surname: First name:

Company name:

ADDRESS (WILL BE USED TO SEND ACCESS DETAILS)

This address will be used for all correspondence relating to e-Club.

Street: No.: Box:

Postcode: Town:

Country: Tel.:

E-mail:

The User wishes to receive information about e-Club or of a marketing nature by e-mail.

The Company reserves the right to withhold the requested access. The User requests access to the secure e-Club extranet site and accepts the e-Club terms and conditions of use as set out in the General Terms of Use.

The User shall be responsible for use of the access details provided to him/her. Any usage of the access details provided shall remain the responsibility of the User, who undertakes to indemnify the Company for any direct or indirect financial consequences.

SIGNATURE

Done at:

On: / /

Signature of User



E-CLUB APPLICATION FORM

INTERMEDIARY

Please complete in capital letters.
Return documents by email to sales.support.france@cardifluxvie.lu,
sales.support.italie@cardifluxvie.lu,
sales.support.ml@cardifluxvie.lu,
sales.support.luxembourg.suisse@cardifluxvie.lu
or by mail to Cardif Lux Vie, Sales Support Wealth Management, B.P.691, L-2016 Luxembourg.

INSURANCE

Company name:

IDENTITY OF MANAGER OR USER

Mr Mrs Miss

Surname: First name:

Company name:

Street: No.: Box:

Postcode: Town:

Country: Tel.:

E-mail:

Requesting access to e-Club for the following Delegate(s) (employee(s) belonging to the same entity as the user):

IDENTITÉ DES DÉLÉGUÉS

Mr Mrs Miss

Surname: First name:

In his capacity as an intermediary's collaborator.

List attached



The Company reserves the right to withhold the requested access. The User requests access to the secure e-Club extranet site and accepts the e-Club terms and conditions of use as set out in the General Terms of Use.

The User shall be responsible for use of the access details provided to him/her. Any usage of the access details provided shall remain the responsibility of the User, who undertakes to indemnify the Company for any direct or indirect financial consequences.

SIGNATURE

Done at:

On: / /

Signature of User



List of delegates for whom access is requested:

IDENTITY OF DELEGATES

CIVILITY	NAME	FIRST NAME	EMAIL

Demande d'Accès e-Club-en-22012024



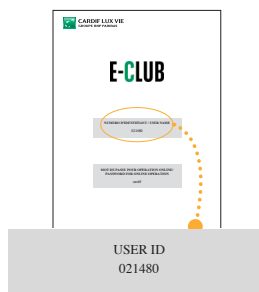
DOCUMENT TO BE RETAINED

HOW TO LOG IN TO E-CLUB FOR THE FIRST TIME

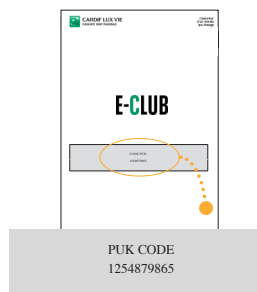
INSTRUCTIONS

Cardif Lux Vie has improved its security procedure to enable you to access your personal e-Club with complete confidence. To provide you with the highest level of security, an “enhanced authentication system” is now required using an app on your smartphone.

TO LOG IN TO YOUR PERSONAL E-CLUB, YOU WILL NOW NEED:



Your user ID



Your PUK code



Your smartphone

FOR FURTHER ASSISTANCE

CUSTOMER SERVICE



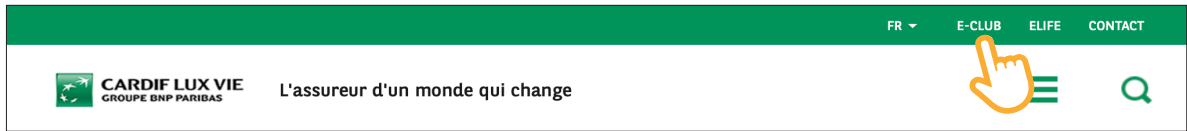
e-club@cardifluxvie.lu



(+352) 26 214-1 Monday to Friday, from 9am to 1pm and 2pm to 5pm.

1

Go to **www.cardifluxvie.com**



Click on “e-Club” in the menu bar

2

Enter your user ID
Click on **Validate**

3

Click on
Forgotten password

4

Enter your PUK code

Click on **Validate**

5

Enter your
new password
Re-enter
your new password


Click on **Validate**

Click on **e-Club**

Enter
your user ID
Click on **Validate**

Click on
Reset TOTP

Enter
your password
Click on **Validate**

Enter **your PUK code**
Check **the box**
Click on 

Download the free **Google Authenticator** app to your smartphone

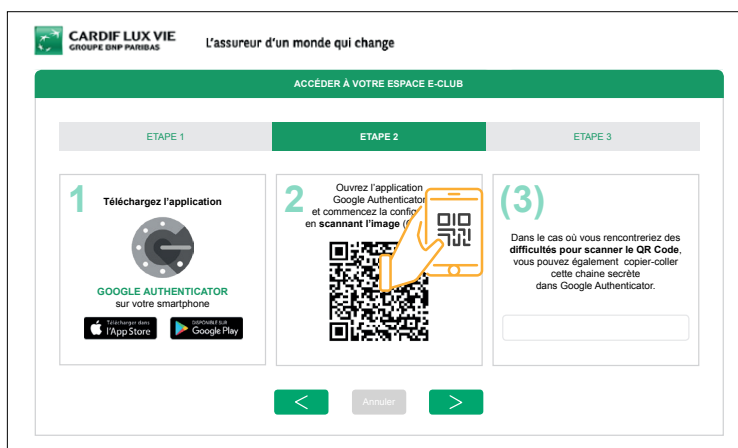


Select **Scan a QR code**

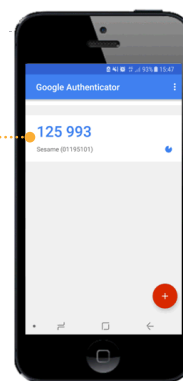


Scan the **QR Code** displayed on your **e-Club** login screen

Click on

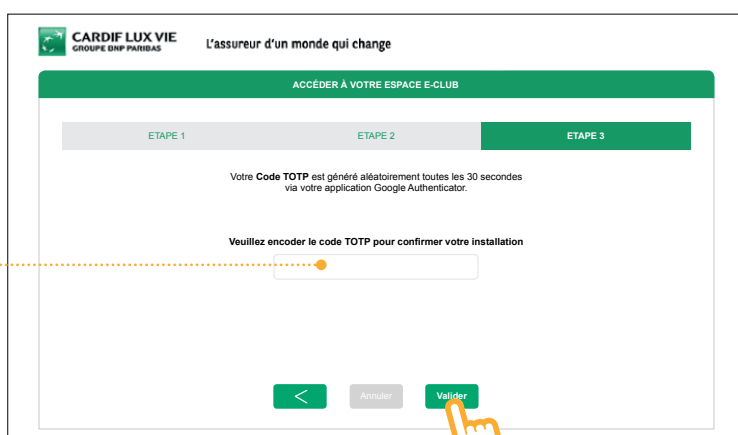


A banner with your **e-Club** ID will appear in the app, displaying a **TOTP code**. This code is randomly generated every 30 seconds.



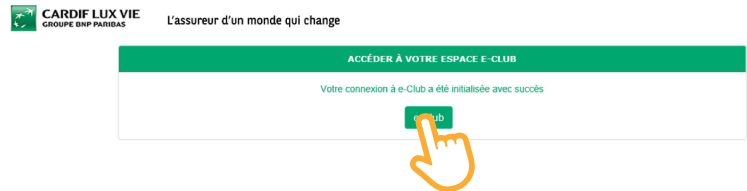
Enter the **TOTP code** in the **e-Club** login screen

Click on **Validate**



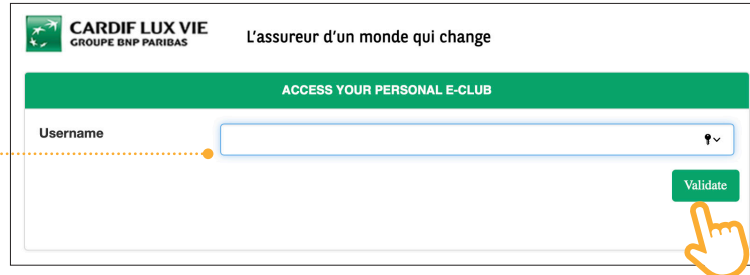
You will be taken to a screen to set up your e-club login

Click on **e-Club**



Enter **your user ID**

Click on **Validate**

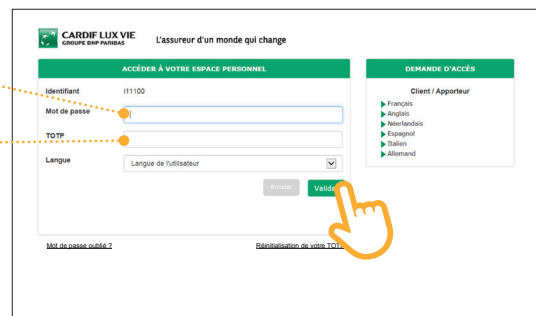


Enter your password



Enter your **TOTP code**

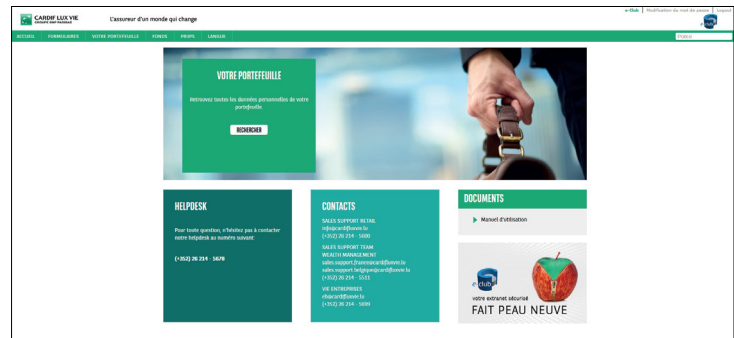
This code is randomly generated every 30 seconds by **your smartphone**



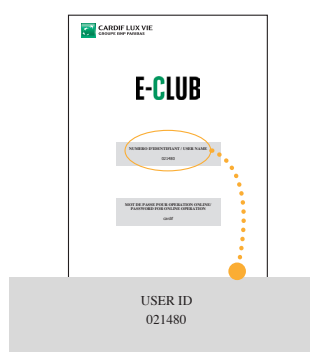
Click on **Validate** to log in

Your login has been set up successfully

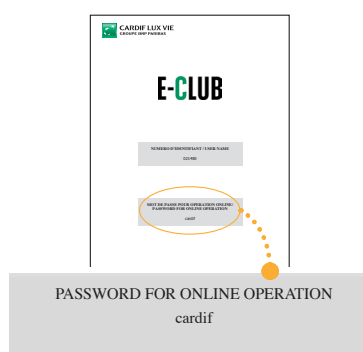
You can now access information about your policy/policies



WHENEVER YOU NEXT LOG IN, YOU WILL NEED:



Your User ID



Your personal and confidential password



Your TOTP code
randomly generated by
the Google
Authenticator app

IMPORTANT

You must never disclose your password to another person whether verbally, by telephone or by email. For security purposes, we advise you to change it regularly.

- 1 - INCORRECT PASSWORD:** If you enter an incorrect password five times, you will be locked out.
- 2 - FOUTIEVE TOTP:** If you enter an incorrect TOTP code five times, your account will be locked.
- 3 - PUK-CODE VERLOREN:** If you have lost your PUK code, please contact Customer Service.

IF YOU ENCOUNTER ANY PROBLEMS, PLEASE CONTACT CUSTOMER SERVICE ON (+352) 26 214-5678