



Security and management of personal data

In a context of digital transformation, the protection of personal data is a crucial issue. Given the nature and volume of data they process, credit institutions are particularly concerned.

Crédit Mutuel Leasing, true to its values, is committed to a safer and more ethical digital environment. In order to provide relevant and efficient services to its clients, Crédit Mutuel Leasing must know them well and necessarily collect and process their data. This information is used in the client's interest. It will be used to provide clients with support and high quality offers adapted to their needs. With this charter, Crédit Mutuel Leasing is making concrete commitments to protect its clients' data and respect their privacy, in accordance with the regulations in force. Crédit Mutuel Leasing also intends to be a benchmark player in terms of ethics, transparency and digital security.

QUALITY

Knowing you well to advise you well

In order to simplify, accelerate and personalise our services, your trust in us and our knowledge of your situation are essential. With accurate, up-to-date and authenticated contact details, we will be better able to contact you quickly in the event of suspected fraud or simply to provide you with expert assistance when financing a project. Keeping abreast of changes

in your family, professional and environmental situation is the best guarantee to be able to provide you with high-quality advice, support and protection, and in many areas, it is an obligation. Your help in updating this data is the best guarantee for us to offer you constantly more responsive, personalised and close services... even remotely.

TRANSPARENCY

Communicate on the processing of your data

PTo better serve you, we collect and process your data in a fair and transparent manner. Communication on the traceability of our actions in the

processing of your personal data is a priority and we are committed to providing you with clear and accurate information on how they will be used.

SECURITY

Ensure the protection and integrity of your data

Because the confidentiality and integrity of personal data are essential to keep your trust, we ensure their security. We have therefore set up procedures for the verification and certification of our tools, intended to protect all of

your data against any malicious use. As IT security is at the heart of our business, our specialist teams are continuously mobilised to ensure maximum protection of your data in all our areas of activity.

ETHICS

Use your data in your interest

The personal information we hold is used to provide you with the most relevant services and advice. This information is confidential and shall not, under any circumstances, be sold to a third party company.

The possible transmission of certain personal data to service providers outside the Group is always carried out within a strictly defined framework, for a limited period of time and with trusted suppliers.

CONTROL

Allow you to keep control over your data

Crédit Mutuel Leasing is the first guarantor of the control you can exercise over your data. You benefit from a right of access to your personal data and opposition to processing in some cases. When you visit our websites, you are provided with full information about our cookie policy. The data relating to

health, collected when subscribing to insurance policies, benefit from enhanced protection. We are committed to going further and will make more information about you available in your personal space in the near future. You can access and update it at any time.

GLOSSARY

PERSONNAL DATA

Article 4 of the EU General Data Protection Regulation:

“Any information relating to an identified or identifiable natural person ('data subject'); an identifiable natural person is one who can be identified, directly or indirectly, in particular by reference to an identifier such as a name, an identification number, location data, an online identifier or to one or more factors specific to the physical, physiological, genetic, mental, economic, cultural or social identity of that natural person.”

INFORMATION SYSTEMS (IS)

“Information systems (IS) are an organised set of resources used to collect, store, process and distribute information, usually with a computer.”

IS USER

“The IS users are the people who benefit from the resources and authorisations required for access to the Information System.”