

# DATA PROTECTION NOTICE

The protection of your personal data is important to the BNP Paribas Group<sup>(1)</sup>, 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 BNP Paribas (“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, signature);
- **contact information** private or professional (e.g. postal and e-mail address, phone number);
- **family situation** and family life (e.g. marital status, marital property agreement, number and age of children, composition of the household, etc.);
- **economic, financial and tax information** (e.g. tax ID, tax status, country of residence, income and others revenues, value of your assets);
- **education and employment information** (e.g. level of education, employment, employer’s name, remuneration);
- **banking and financial information** (e.g. bank account details, product and services owned and used, card number, money transfers, assets, declared investor profile, credit history, payment incident);
- **Transaction data** (data relating to transactions, including transfers, including in particular data relating to beneficiaries such as their full names, addresses and contact details, data for categorising income and expenditure);
- **data relating to your habits and preferences** (data which relate to your use of our products and services);
- **data from your interactions with us**, our branches (contact reports), our internet websites, our apps, our social media pages, (connection and tracking data such as cookies, connection to online services,) meeting, videoconferences 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);

September 2020



**BNP PARIBAS**

The bank  
for a changing  
world

- **login credentials or personalised security devices used to connect to BNP Paribas' website and apps or to use a payment service.**

We may collect the following special categories of personal data (or "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.

We never ask for any other sensitive personal data such as data related to your racial or ethnic origins, political opinions, religious or philosophical beliefs, 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 us, 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 and authorised representatives of a legal entity customer of the bank or of a service provider (mandates / power of attorney);
- Ordering parties or beneficiaries of your payment transactions;
- Employee(s) of a company that is a customer of the bank, holder(s) of a card subscribed to by this company;
- Beneficiaries of your insurance contracts or policies and trusts;
- Landlords;
- Ultimate beneficial owners;
- Debtors (e.g. in case of bankruptcy);
- 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;
- payment initiation service providers and aggregators (account information service providers);
- third parties such as data brokers who are responsible for making sure that they gather the relevant information lawfully;
- publications/databases made available by official authorities or third parties (e.g. the French Official Journal, the French Trade and Companies Register databases operated by financial supervisory authorities);
- 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.



Finally, we may also be required to collect data from: the Banque de France, during consultation of registers (French National Register of Consumer Credit Repayment Incidents or the French Central Cheque Register), from the French National Directory for the Identification of Natural Persons (RNIPP) within the framework of our obligations in relation to inactive accounts and safety-deposit boxes, from the DGFIP (French Public Finances General Directorate) for checking that there is not a multiple holding of Livret A savings accounts.

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

#### a. To comply with our various legal and regulatory obligations

We use your personal data to comply with the regulations in particular with the banking and financial ones:

- monitor transactions to identify those which deviate from the normal routine/patterns (e.g. when you withdraw a large amount of money in a country where you do not live);
- 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, communications, phone calls (in order to comply with the legal and regulatory obligations relating to the financial markets), chats, emails, faxes, 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 to provide investment services to each client in compliance with Markets in Financial Instruments regulations (MiFid);
- 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;
- comply with the provisions applicable to trusted service providers issuing electronic signature certificates;
- 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;
- ensure security in the execution of payment services, in particular through authentication of the ordering party;
- communicate information to payment service providers, who are acting at your request, about your accounts, transactions and their respective beneficiaries or issuers. For example this could relate to payment initiation service providers and account information service providers, also referred to as “account aggregators”;
- fulfil our reporting obligations to the Banque de France (registration and deregistration in the French National Register of Consumer Credit Repayment Incidents and the French Central Cheque Register);
- identify and manage inactive accounts and safety-deposit boxes for the purpose of checking with the French National Directory for the Identification of Natural Persons;
- assess your financial solvency;
- prevent non-payments;
- comply with our duty to provide advice, for example, in relation to life insurance;
- offer specific proposals to customers in fragile financial situations.

The above list of legal provisions is not exhaustive and may be subject to change.



## **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 credit risk score and your reimbursement capacity;
- evaluate (e.g. based on your credit risk score) 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;
- provide products or services to our customer companies of which you are an employee or a customer (for example, Cash Management products);
- manage outstanding debts (identification of customers with outstanding debts);
- subscribe (in particular by electronic signature or by telephone) to products and services distributed by BNP Paribas;
- manage customer relations including:
  - management and performance of products and services such as payment instruments and the granting of loans;
  - assessment of your requirements and needs, your knowledge and experience, for example in relation to securities;
  - asset management for clients of Private Banking France;
  - distribution, including of insurance products, remote monitoring, long-term rental, it being understood that the insurer<sup>(2)</sup> or the service provider, as the case may be, otherwise remains responsible for the processing necessary for the implementation of the insurance transaction and the provision of the service;
  - the security of the payment services that you use.

## **c. To fulfil our legitimate interest**

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

- Risk management purpose:
  - proof of transactions including electronic evidence and recordings of telephone conversations;
  - management, prevention and detection of fraud, including via the establishment of fraud lists containing the perpetrators of proven cases of fraud;
  - debt collection;
  - assertion of legal claims and defence in case of legal disputes;
  - development of individual statistical models in order to help defining your creditworthiness;
- Personalisation of our offering to you and that of other BNP Paribas Group entities to:
  - improve the quality of our products or services;
  - advertise products or services that match with your situation and profile as well as send you commercial offers by electronic means for products or services similar to those which you already hold; however, you can decide not to receive these under the terms and conditions provided for in section 7;
  - 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 (visits to our branches, 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 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;
  - enabling you to receive “Paylib entre amis” payments;
  - 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;
  - improving management of the banking relationship by the automatic categorisation of your transaction data; you can disable this feature at any time or categorise your transactions manually from your secure area;
  - improving the efficiency of processes, answering phone calls (our call scenarios), the training of advisers and follow-up of your requests (by recording telephone conversations in our call centres and other communications); 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 specific information and invite you to consent such processing. Note that you may request to revoke your consent at any time.

## **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 is an integrated bank insurance group, i.e. a group of companies working closely together all over the world to create and distribute various banking, financial, insurance services and products.



**BNP PARIBAS**

**The bank  
for a changing  
world**

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, 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, exchange platforms, insurance companies, payment system operators, issuers or payment card intermediaries, mutual guarantee companies or financial guarantors);
- local or foreign financial, tax, administrative, criminal or judicial authorities, arbitrators or mediators, law enforcement, state agencies or public bodies (such as the Banque de France or the Caisse des Dépôts et des Consignation), 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;
- service payment provider(s) (information on your payment account(s)) based on the authorisation granted by you to this third party;
- certain regulated professionals such as lawyers, notaries, rating agencies 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.

#### **c. Sharing aggregated or anonymized information**

We share aggregated or anonymized 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**

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 recognized 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 recognized 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. For instance, most of client's information is kept for the duration of the contractual relationship and 10 years after the end of the contractual relationship. For prospects, information is kept retained for 3 years from the date it is collected or from our last contact with you.

In circumstances where your accounts and safety-deposit boxes are inactive, we will retain the relevant data for the periods required by regulations.

For cases covered by the regulations, recordings of telephone conversations may be retained for a maximum period of seven (7) years from the date they were recorded.

## 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.
- Right to set guidelines for the retention, deletion or disclosure of your personal data, applicable after your death.
- 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 to the following address by post to BNP Paribas, APAC TDC Val de Marne, TSA 30233, 94729 FONTENAY-SOUS-BOIS Cedex or use the form on our websites<sup>(3)</sup>. Please include a scan/copy of your proof of identity 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 such as the CNIL (Commission Nationale de l'Informatique et de Libertés) in France.



## 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 submit a request on our Sites<sup>(3)</sup> or contact our data protection officer by writing to BNP Paribas, Délégué à la Protection des données BDDF, Levallois-Perret (92300), 20 avenue Georges Pompidou, who will handle your query.

If you wish to learn more about cookies and Security, please read our policies on this subject on our Websites<sup>(3)</sup>.

(1) List of companies in the BNP Paribas Group available on the following website: <https://group.bnpparibas/en/group/bnp-paribas-worldwide>

(2) List of insurance companies available on the following website: [mabanque.bnpparibas/fr/notre-offre/tarifs-et-conditions-bnp-paribas/conditions-tarifaires](https://mabanque.bnpparibas/fr/notre-offre/tarifs-et-conditions-bnp-paribas/conditions-tarifaires)

(3) List of our sites: [mabanque.bnpparibas](https://mabanque.bnpparibas), [mabanquepro.bnpparibas](https://mabanquepro.bnpparibas), [mabanqueprivée.bnpparibas](https://mabanqueprivée.bnpparibas), [mabanqueentreprise.bnpparibas](https://mabanqueentreprise.bnpparibas), [hellobank.fr](https://hellobank.fr)



**BNP PARIBAS**

**The bank  
for a changing  
world**