INFORMATION NOTICE
ON THE PROTECTION OF PERSONAL DATA

This information notice is intended for you as a saver whose personal data is processed by Natixis Interépargne. It explains why Natixis Interépargne needs to collect your data, how it will be used and protected, how long it will be stored, and your rights regarding this data.

This information is referred to in this notice as “Personal Data” or “Data”.

Natixis Interépargne collects Data about you from your company (indirectly) and directly from you. The Data is necessary for the proper processing of collective and individual transactions relating to the Employee Savings Scheme set up by the company which employs you.

Natixis Interépargne processes the information which identifies you and concerns your private life (full name, addresses, date of birth, etc.) as well as your professional life (the company where you work, information about your pay and length of service when these are necessary for calculating your mandatory and/or complementary profit-sharing, etc.).

Natixis Interépargne considers it is essential to protect such Data in order to build a relationship with corporate clients and savers. Natixis Interépargne is constantly monitoring its compliance with the regulations on the protection of Personal Data and intends to ensure responsible governance of its computer files, as well as greater transparency in the Data processing which it conducts.

Natixis has appointed a Data Protection Officer (DPO). As a subsidiary of Natixis, Natixis Interépargne has nominated a Correspondent whose role is to implement the instructions and recommendations of the DPO. The Correspondent ensures that the Data processing conducted by Natixis Interépargne complies with the applicable regulations.

Who are the people whose Data is collected?
Your and, if you have one, your legal representative (guardian, trustee, etc.).

For what purposes do we use your Data?

1. The management of your securities custody account

Natixis Interépargne processes your Data in order to be able to service the securities custody account for your holdings in the Employee Savings Scheme set up by the company which employs you. Processing is conducted because this is necessary in order to comply with the laws and regulations governed by the French Labour Code, the Monetary and Financial Code, and the General Regulation of the AMF. It is necessary for collective payments (employee profit-sharing or shareholding), for the allocation of an employer’s contribution or a voluntary payment into the Employee Savings Plans (PEE or PERCO) of which you are the beneficiary.

If you are a member of a collective scheme (employee profit-sharing or shareholding) and the company has appointed Natixis Interépargne to manage the account, your data will be collected. Employees cannot legally opt out of such processing.

More generally, since this concerns the management of a scheme established between the company which employs you and the employee’s representatives, this system and the resulting processing applies to each employee, without the employee being able to opt out of it, particularly when the processing is collective.

2. Natixis Interépargne compliance with legal and regulatory obligations

Natixis Interépargne is subject to several legal and regulatory obligations and uses the processing of Personal Data in order to comply with them. They include the obligation:
- to get to know its corporate clients and their employee savings schemes;
- to identify employee-savers;
- to combat money laundering and the financing of terrorism.

3. Natixis Interépargne’s legitimate interest in using processing

The legitimate interests pursued by Natixis Interépargne are varied and consist, in particular, of:
- delivering the services it has contracted with its corporate clients to provide;
- improving the products and service it provides;
- preventing and managing the risks associated with its services;
- fraud prevention.

The processing is undertaken with full consideration of your interests and human rights. Accordingly, they are backed by measures and guarantees to ensure that your interests and rights are protected, balanced against the legitimate interests of Natixis Interépargne.

[1] *the General Regulation on Data Protection 2016/679 of 27 April 2016 and the French Data Protection Act (Loi Informatique et Libertés) no. 78-17 of 6 January 1978 as amended*
Its legitimate interests may justify processing your Data for purposes such as:
- prospecting and sales drives, marketing communication;
- surveys to measure customer and saver satisfaction;
- offering tailored services:
  - linked to advances in technology;
  - which improve the saver’s experience;
  - to adapt them to your needs;
- the distribution of relevant, targeted advertising based on your past behaviour or any other useful information;
- market profiling, including aggregating data for analysis or anonymisation;
- telephone recording for training or assessment purposes or to improve the quality of products and services;
- compiling statistics, developing models, testing models and R&D;
- fraud prevention and risk management;
- continuity in executing the contract within the scope of transfers to and from competitors;
- security of the computer network and of information systems in general.

4. Purposes for which we use your Data

Natixis Interépargne intends to ask for your consent to certain types of Data processing, such as:
- sales prospecting for products which are complementary to employee savings;
- the transfer of your Data to a third party partners.

For this purpose, you will be asked if you wish to consent, specifically, to the collection and processing of your Data, for explicitly and clearly stated purposes explained when your consent is requested.

5. Cookies and other trackers

Cookies and other trackers are ‘tracking tags, instruments or tools…’ installed and read when a user views a website, reads an email, or installs or uses a computer program or mobile app.

When you visit the Natixis Interépargne website, cookies and trackers may be installed on your equipment (computer, smartphone, tablet, etc.). Natixis Interépargne’s Cookies Policy is available on the websites which use them.

What Data does Natixis Interépargne collect? Where does it come from?

Natixis Interépargne collects, from corporate clients and directly from you, only the data which is strictly necessary:
- to identify you;
- to contact you;
- to correctly process your individual or collective transactions.

Such data may concern your family circumstances, professional activity, economic circumstances, financial or banking data, or transactions on your employee savings account.

Direct and indirect data may be collected using an electronic or paper form.

On this form, you will be informed about the obligatory nature of these declarations and that, in certain cases, failure to respond, or respond completely, to a request for information may affect how your request is processed or prevent it from being processed.

When you browse on your savings site, Natixis Interépargne may collect Personal Data about you, such as data relating to the pages you visited, the transactions you carried out and regarding your connection.

Who has access to your Data?

Natixis Interépargne takes all necessary steps to ensure the confidentiality and security of your collected Data; in other words, to ensure that only authorised persons can access it.

Only persons authorised by virtue of their activities within Natixis Interépargne’s appropriate departments and responsible for the corresponding processing have access to your Data within the limits of their authority.

Similarly, Natixis Interépargne’s partners and service providers may have access some or all of your Data, in a secure manner and in connection with the delivery of their service or partnership.

In this capacity, Natixis Interépargne sends your Data within the BPCE Group to:
- BPCE S.A.;
- Any BCPE Group entity with which you have, or enter into, a contractual relationship in order to update the data collected by these entities;
- Any BCPE Group entity in order to present products or services managed by these entities or to study or develop any type of contract or transaction;
- BCPE Group entities in the event of pooling technical resources and particularly IT or data governance management. For this purpose, your Data may be codenamed or rendered anonymous for research purposes and for the creations of statistical modelling.

Natixis Interépargne also sends your Data to third parties such as:
- service providers and subcontractors which Natixis Interépargne uses for operational tasks and services or to perform statistical analyses located within the European Union;
- our service provider in the United States of America for performing direct marketing campaigns;
- our partners, so that you may benefit from the advantages of a partnership, exclusively within the framework of partnership agreements;
- legal, financial and other governmental authorities;
- certain regulated professions, such as lawyers, bailiffs, notaries, and auditors.
What are your rights over these Data?

You have various rights over your Data, within the limits and conditions authorised by the regulations, including the following:

- to access all your Data: you may obtain information relating to the processing of your Data as well as a copy of them;
- to rectify and update your Data: if you believe that your Data is inaccurate or incomplete, you have the right to have the Data changed accordingly;
- to erase: you may request the erasure of your Personal Data, unless the law or regulations require a specific retention period;
- to restrict the processing which Natixis Interépargne operates on your Data for legitimate reasons;
- to request the portability of your Data in the manner provided for by the Labour Code applicable to employee savings;
- to withdraw your consent at any time to the processing of your Data for which you have provided your consent;
- to object to the processing of your Data: you may, for legitimate reasons related to your particular circumstances, object to the processing of your Personal Data, but also object, at any time, to the processing of your Data for prospecting purposes;
- to submit a complaint to a supervisory authority (in France, the CNIL: www.cnil.fr).

You may also send Natixis Interépargne instructions regarding the storage, deletion and communication of your Data to be implemented after your death; these instructions may also be lodged with a certified digital trusted third party. These instructions, or "digital wills", may appoint an Executor, failing which, your heirs will be appointed.

For electronic communications for prospecting purposes: an "unsubscribe" link for emails, or number for SMS/MMS is also included in every electronic communication from Natixis Interépargne.

How to exercise your rights?

To exercise your rights, contact the Data Protection Officer and the Correspondent at Natixis Interépargne, by email or post, stating your full name, full contact details, along with a legible, valid copy of your identity document.

<table>
<thead>
<tr>
<th>Contact details of the Natixis Data Protection Officer</th>
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<tbody>
<tr>
<td><strong>Postal address</strong></td>
</tr>
<tr>
<td>Natixis Interépargne</td>
</tr>
<tr>
<td>30 Avenue Pierre Mendes France</td>
</tr>
<tr>
<td>75013 Paris</td>
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<tr>
<td><strong>Email</strong></td>
</tr>
<tr>
<td><a href="mailto:relais-cnil-interepargne@natixis.com">relais-cnil-interepargne@natixis.com</a></td>
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How will you be informed about changes to this Notice?

This Notice may be changed from time to time to best protect your Personal Data and to meet applicable legal or regulatory requirements. Natixis Interépargne will keep you informed of any significant changes made to this Information Notice through one of the usual communication channels, and will invite you to consult it on the Natixis Interépargne website www.interepargne.natixis.com

How long is your data stored?

Once the purposes of data processing have been carried out, we delete or anonymise your data subject to any legal or regulatory obligations requiring us to retain certain data.

The conservation period varies according to the nature of the data and its purposes.

- Inactive accounts transferred to the Deposit and Consignment Office: personally identifiable information (PII) and the amount transferred to the Deposit and Consignment Office are kept for a period of 20 years (or 27 years in the event of the account holder's death).\(^1\)
  - Active accounts:
    - Individual transactions affecting the number of shares in the account, transactions to liquidate all assets (early release, liquidation of available rights), the collective processing of special profit-sharing reserves, and changes to your bank details are kept for 20 years.\(^2\)
    - Telephone recordings made according to AMF regulations are kept for a period of five years.\(^3\)
    - Files compiled in relation to anti money laundering and the counter financing of terrorism are kept for a period of five years.\(^4\)

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\(^1\) Article L321-20 of the Monetary and Financial Code  
\(^2\) Articles 2224 (five-year statute of limitations) and 2232 (limit of 20 years) of the Civil Code  
\(^3\) Article L533-10 of the Monetary and Financial Code  
\(^4\) Article L561-12 of the Monetary and Financial Code