

Privacy Policy

BPCE Equipment solutions Benelux B.V.

Valid from 1 February 2019

1. Introduction

BPCE Equipment solutions Benelux B.V., a company located at Astronaut 22K, 3824 MJ Amersfoort (the Netherlands), its Belgian branch located at Coremansstraat 34, 2600 Berchem, and all of its affiliated companies (collectively: "BPCE ES"), respect your privacy and declare that they will keep your personal data confidential. Your personal data will be processed by BPCE ES exclusively in accordance with this Privacy Policy and the applicable privacy legislation. This Privacy Policy describes how BPCE ES processes data and explains your rights in relation to these processing operations.

This Privacy Policy applies to all customers, legal representatives or employees of customers, ultimate beneficial owners of customers and potential business contacts of BPCE ES ("the Customer").

The Customer undertakes to inform its representatives and employees of this Privacy Policy.

2. Purpose and scope of the processing of personal data

The personal data provided by you will be used by BPCE ES for one or more of the following purposes:

- Assessing lease applications and creditworthiness;
- Correctly implementing lease agreements/financing agreements with the Customer concerned;
- Offering and improving financial products and services;
- Including you in our lease and relationship management systems;
- Complying with regulations (such as regulations to prevent fraud and money laundering);
- Maintaining and expanding the commercial relationship with the Customer (for example by offering other services);
- Conducting market research;
- Correctly implementing agreements for the acquisition of the object of a lease;
- Sharing data with manufacturers and distributors of the objects of leases, and brokers who are involved in negotiating lease agreements/financing agreements;
- Compiling statistics.

Your personal data may also be used by BPCE ES for the refinancing of your financial products by other finance providers.

3. Legal grounds for processing personal data

The personal data provided by you will be used by BPCE ES on the following legal grounds:

- Assessing whether a contract can be entered into;
- Correctly implementing the contract;
- Statutory grounds;
- Legitimate interests;
- Consent (for processing, as further described in the relevant agreements).

4. The personal data processed by BPCE ES

In the context of the above processing operations, BPCE ES will use and/or share with third parties the following types of personal data:

- Personal details: Given names, family names, gender, dates of birth and other civil status information;
- Identity documents: Copy of passport, copy of identity card, copy of driver's licence;
- Data concerning the lease agreement/financing agreement such as the term, amounts payable and unpaid (if any), the object of the lease and amounts invested;
- Contact details: Business address, private and business email addresses, position or job title, telephone numbers;
- Data relating to electronic identification and data relating to IT use.

5. Obtaining personal data

The services provided by BPCE ES consist primarily of offering financing solutions in the form of leases to people and companies who want to use/acquire capital assets. In relation to those services, BPCE ES works with the manufacturers and distributors of these assets. Your personal data will be collected if you want to make use of BPCE ES's services and if you fill in an application form for that purpose, either directly or indirectly. BPCE ES may also obtain personal data from other sources (such as the BPCE Group or credit rating agencies). In this situation, wherever possible BPCE ES will check that the processing by these other sources is lawful.

6. Provision of personal data to third parties

BPCE ES may pass on your personal data within BPCE Group and to third parties, such as the manufacturers and distributors mentioned earlier, and others involved in the provision of services by BPCE ES in the context of the purposes specified above. BPCE ES will not provide your personal data to third parties without your express permission, if doing so would be incompatible with the purposes specified above.

On the grounds of legitimate interests, data about payments (including overdue payments) relating to the lease agreement/financing agreement may be shared with the manufacturer or supplier of the object of the lease or the broker who was involved in negotiating the lease agreement/financing agreement, for the purpose of collecting overdue payments.

7. Protection and retention period

BPCE ES will ensure adequate technical and organisational protection and security measures are in place around the processing of your personal data. In the event that personal data is provided to third parties as outlined above, BPCE ES will make every effort to ensure that the third parties adhere to the principles of this Privacy Policy. If and insofar as the third parties process personal data on behalf of BPCE ES, BPCE ES will require them to take sufficient measures to protect the security and integrity of your personal data. BPCE ES will not retain personal data for longer than is necessary for the purposes for which the data was collected. If deletion or anonymisation is not possible for technical reasons, BPCE ES will store the personal data in a secure location and prevent further processing of the data until it can be deleted.

8. Transferring data outside of the European Economic Area

If your data is transferred to a country outside of the European Economic Area, BPCE ES will check that a suitable level of protection will be provided. This will include checking that measures and controls are used to provide an adequate level of protection of the confidentiality and security of your personal data, and checking that the transfer complies with the conditions of transfer, such as the use of standard contracts, binding corporate rules or other prescribed transfer requirements.

9. Your rights as a Customer

You have the right to ask BPCE ES to let you:

- Receive an overview of and information about the origin of your personal data;
- Update or correct your personal data;
- Delete your personal data if it is incorrect, incomplete or not relevant, or if it is contrary to the applicable legislation.
- Receive your personal data relating to a contract with BPCE ES, or based on consent you gave to BPCE ES, in a machine-readable format. Your personal data may be transferred directly to a third party only if this is technically possible.

You also have the right to object if you do not wish to receive information about our financial products and services, which we may send you from time to time.

10. Contact us

If you have any questions about the privacy of your personal data or how to exercise your rights, please contact the Controller:

The Netherlands /Belgium / Luxembourg: privacy-benelux-es@groupebpce.com

11. Amendment of this Privacy Policy

BPCE ES may amend this Privacy Policy. We therefore recommend that you check this policy regularly to keep up to date with any amendments.