

DATA PROTECTION NOTICE

Last updated July 2022

Preliminary section: Main amendments

As a trusted companion, the protection of your personal data is important to the BNP Paribas Group. We have enhanced our Privacy Notice by being more transparent on the following information on:

- processing activities relating to commercial prospection
- processing activities relating to anti-money laundering and countering the financing of terrorism, and international sanctions (freezing of assets)

Introduction

We take the protection of your personal data very seriously; accordingly, the BNP Paribas Group has adopted strong principles in its Personal Data Protection Charter available at https://group.bnpparibas/uploads/file/bnpparibas_personal_data_privacy_charter.pdf.

BNP Paribas Leasing Solutions GmbH, Vordere Zollamtsstraße 13, A-1030 Vienna ("We"), as a controller are responsible for collecting and processing your personal data in relation to its activities.

Our business is to support all our customers – individuals, entrepreneurs, small and medium-sized enterprises, large companies and institutional investors. As a member of an integrated banking-insurance Group in collaboration with the various entities of the Group, we provide our customers with a complete range of banking, investment, savings, insurance and leasing products and services.

The purpose of this Privacy Notice is to explain how we process your personal data and how you can control and manage them.

1. ARE YOU SUBJECT TO THIS NOTICE?

This Privacy Notice applies to you if you are ("You"):

- one of our customers or in a contractual relationship with us (e.g., as a guarantor);
- a member of our customer family. Indeed, our customers may occasionally share with us information about their family when it is necessary to provide them with a product or service or to get to know them better;
- a person interested in our products or services when you provide us with your personal data (on our websites and digital applications, during events or sponsorship operations, or via an agency) so that we can contact you;
- our supplier or request business from us.

When you provide us with personal data related to other people, please make sure that you inform them about the disclosure of their personal data and invite them to read this Privacy Notice. We ensure that we do the same whenever we are aware of the contact details of the person concerned.

2. HOW CAN YOU CONTROL THE PROCESSING ACTIVITIES WE DO ON YOUR PERSONAL DATA?

You have rights which allow you to exercise real control over your personal data and how we process them.

If you wish to exercise the rights listed below, please submit a request by mailing a letter to the following address

BNP Paribas Leasing Solutions GmbH
Vordere Zollamtsstraße 13
A-1030 Vienna

or via email to dsb.de.leasingsolutions@bnpparibas.com or make a data protection request on our website leasingsolutions.bnpparibas.at/datenschutzanfrage with a scan/copy of your identity card where required.

If you have any questions relating to our use of your personal data under this Privacy Notice, please contact our Data Protection Officer using the contact details above.

2.1. You can request access to your personal data

If you wish to have access to your personal data, we will provide you with a copy of the personal data you requested as well as information relating to their processing.

Your right of access may be limited in the cases foreseen by laws and regulations. This is the case with the FM-GWG (= Austrian Financial Market Money Laundering Act), which prohibits us from giving you direct access to your personal data processed for this purpose.

2.2. You can ask for the correction of your personal data

Where you consider that your personal data are inaccurate or incomplete, you can request that such personal data be modified or completed accordingly. In some cases, supporting documentation may be required.

2.3. You can request the deletion of your personal data

If you wish, you may request the deletion of your personal data, to the extent permitted by law.

2.4. You can object to the processing of your personal data based on legitimate interests

If you do not agree with a processing activity based on a legitimate interest, you can object to it, on grounds relating to your particular situation, by informing us precisely of the processing activity involved and the reasons for the objection. We will cease processing your personal data unless there are compelling legitimate grounds for doing so or it is necessary for the establishment, exercise or defence of legal claims.

2.5. You can object to the processing of your personal data for commercial prospecting purposes

You have the right to object at any time to the processing of your personal data for commercial prospecting purposes, including profiling, insofar as it is linked to such prospecting.

2.6. You can suspend the use of your personal data

If you question the accuracy of the personal data we use or object to the processing of your personal data, we will verify or review your request. You may request that we suspend the use of your personal data while we review your request.

2.7. You have rights against an automated decision

As a matter of principle, you have the right not to be subject to a decision based solely on automated processing based on profiling or otherwise that has a legal effect or significantly affects you. However, we may automate such a decision if it is necessary for the entering into or performance of a contract with us, authorised by regulation or if you have given your consent.

In any event, you have the right to challenge the decision, express your views and request the intervention of a competent person to review the decision.

You can find more information on this in the [Appendix 2](#).

2.8. You can withdraw your consent

If you have given your consent to the processing of your personal data, you can withdraw this consent at any time with effect for the future.

2.9. You can request the portability of part of your personal data

You may request a copy of the personal data that you have provided to us in a structured, commonly used and machine-readable format. Where technically feasible, you may request that we transmit this copy to a third party.

2.10. How to file a complaint with of the data protection supervisory authority

In addition to the rights mentioned above, you may lodge a complaint with the competent supervisory authority for data protection. The address of the competent supervisory authority for us is:

Austrian Data Protection Authority
Barichgasse 40-42
A-1030 Vienna

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

3.1. Your personal data are processed to comply with our various regulatory obligations

Your personal data are processed where necessary to enable us to comply with the regulations to which we are subject, including banking and financial regulations.

3.1.1. We use your personal data to:

- monitor operations and transactions to identify those which deviate from the normal routine/patterns (e.g., when you withdraw a large sum of money in a country other than your place of residence); manage and report risks (financial, credit, legal, compliance or reputational risks etc.) that the BNP Paribas Group could incur in the context of its activities;
- monitor your transactions to prevent, detect and deal with fraud;
- manage and report risks (financial, credit, legal, compliance or reputational, etc.) to which the BNP Paribas Group may be exposed in the course of its activities;
- assist the fight against tax fraud and fulfil tax control and notification obligations;
- record transactions for accounting purposes;
- prevent, detect and report risks related to Corporate Social Responsibility and sustainable development;
- detect and prevent bribery or corruption;
- comply with the provisions applicable to trust service providers issuing electronic signature certificates;
- exchange and report different operations, transactions or orders or reply to an official request from a duly authorized local or foreign financial, tax, administrative, criminal or judicial authorities, arbitrators or mediators, law enforcement, state agencies or public bodies.

3.1.2. We also process your personal data for anti-money laundering and countering of the financing of terrorism purposes

As part of a banking Group, we must have a robust system of anti-money laundering and countering of terrorism financing in each of our entities managed centrally, as well as a system for applying local, European and international sanctions.

In this context, we are jointly responsible for data processing with BNP Paribas S.A., the parent company of the BNP Paribas Group.

The processing activities performed to meet these legal obligations are detailed in [Appendix 1](#).

3.2. Your personal data are processed to perform a contract to which you are a party or pre-contractual measures taken at your request

Your personal data are processed when it is necessary to enter into or perform a contract to:

- define your credit risk score and your reimbursement capacity;
- evaluate (e.g., on the basis of your credit risk score) if we can offer you a product or service and under which conditions (e.g., price);
- provide you with the products and services subscribed to under the applicable contract;
- manage existing debts (identification of customers with unpaid debts);
- respond to your requests and assist you;
- provide you with information about your products and service.

3.3. Your personal data are processed to fulfil our legitimate interest or that of a third party

Where we base a processing activity on legitimate interest, we balance that interest against your interests or fundamental rights and freedoms to ensure that there is a fair balance between them. If you would like more information about the legitimate interest pursued by a processing activity, please contact us at the above address.

3.3.1. In the course of our business as a financier, we use your personal data to:

- manage the risks to which we are exposed:
 - we request information from credit reporting agencies regarding your creditworthiness and credit default risk and transmit data to credit reporting agencies regarding your contractual obligations and repayment status in the event of a credit default;
 - we keep proof of operations or transactions, including in electronic evidence;
 - we monitor your transactions to detect fraud;
 - we carry out the collection of debts;
 - we handle legal claims and defences in the event of litigation;

- we develop individual statistical models in order to help define your creditworthiness;
- ensure IT management, including infrastructure management (e.g., shared platforms) and measures to ensure business continuity and IT security;
- enhance cyber security, manage our platforms and websites, and ensure business continuity;
- use video surveillance to prevent personal injury and damage to people and property;
- enhance the automation and efficiency of our operational processes and customer services (e.g., reporting claims electronically or providing a complaint form through our websites, creating an FAQ chatbot, tracking of your requests to improve your satisfaction based on personal data collected during our interactions with you such as conversation notes, e-mails or chats);
- carry out financial operations such as debt portfolio sales, securitizations, financing or refinancing of the BNP Paribas Group;
- conduct statistical studies and develop predictive and descriptive models for:
 - commercial purpose: to identify the products and services that could best meet your needs, to create new offers or identify new trends among our customers, to develop our commercial policy taking into account our customers' preferences;
 - safety purpose: to prevent potential incidents and enhance safety management;
 - compliance purpose (e.g., anti-money laundering and countering the financing of terrorism) and risk management;
 - anti-fraud purposes;
- organize contests, price announcements, promotional operations, conduct opinion and customer satisfaction surveys.

3.3.2. We use your personal data to send you commercial offers by electronic means and post

As part of the BNP Paribas Group, we want to be able to offer you access to the full range of products and services that best meet your needs.

If you are a customer and unless you object, we may send you these offers electronically for our products and services (e.g., e-mail, SMS) if they are similar to those you have already purchased or ordered.

We will ensure that these commercial offers relate to products or services that are relevant to your needs and that complement the products and services you have already purchased or engaged.

We may also send you offers by mail regarding our products and services and those of the Group and our trusted partners. You may object at any time, with effect for the future, to the processing of data for the purpose of informing customers by electronic mail, for our own similar products and services, and for the sending of postal offers.

3.3.3. We analyse your personal data to perform standard profiling to personalize our products and offers

To enhance your experience and satisfaction, we need to determine to which customer group you belong. For this purpose, we build a standard profile from relevant data that we select from the following information:

- what you have directly communicated to us;
- resulting from your use of our products or services such as those related to your accounts including the balance of the accounts, regular or atypical movements, the use of your card abroad as well as the automatic categorization of your transaction data (e.g., the distribution of your expenses and your receipts by category as is visible in your customer area);
- from your use of our various channels: websites and applications (e.g., if you are digitally savvy, if you prefer a customer journey to subscribe to a product, or service with more autonomy (selfcare));

Unless you object, we will perform this customization based on standard profiling. We may go further to better meet your needs, if you consent, by performing a tailor-made customization as described below.

3.4. Your personal data are processed if you have given your consent

For some processing of personal data, we will give you specific information and ask for your consent. Of course, you can withdraw your consent at any time.

In particular, we ask for your consent for:

- tailor-made customization of our offers and products or services based on more sophisticated profiling to anticipate your needs and behaviours;
- any electronic offer for products and services not similar to those you have subscribed to or for products and services from our trusted partners;
- personalization of our offers, products and services based on your account data at other banks;
- use of your navigation data (cookies) for commercial purposes or to enhance the knowledge of your profile;

- for training our employees by recording incoming calls in our call centers.

4. WHAT TYPES OF PERSONAL DATA DO WE COLLECT?

We collect and use your personal data, meaning any information that identifies or allows one to identify you.

Depending among others on the types of product or service we provide to you and the interactions we have with you, we collect various types of personal data about you, including:

- **Identification information:** e.g., full name, gender, place and date of birth, nationality, identity card number, passport number, driving licence number, vehicle registration number, photograph, signature);
- **Contact information:** (private or professional) postal address, e-mail address, phone number;
- **Information relating to your financial and family situation:** e.g., marital status, matrimonial regime, number of children and age, study or employment of children, composition of the household, property you own: apartment or house;
- **Milestones of your life:** e.g., you recently got married, partnered, or gave birth;
- **Lifestyle:** hobbies and interests, travel, your environment;
- **Economic, financial and tax information:** e.g., tax ID, tax status, country of residence, salary and other income, value of your assets;
- **Education and employment information:** e.g., level of education, employment, employer's name and remuneration;
- **Banking and financial information related to the products and services you hold:** e.g., bank account details, products and services owned and used (credit, insurance, savings and investments, leasing, home protection), credit card number, money transfers, assets, profile of declared investor, credit history, payment incidents, debt level and expenses, rating;
- **Transaction data:** account movements and balances, transactions including beneficiary's data such as full names, addresses and contact details as well as details of bank transactions, amount, date, time and type of transaction (credit card, transfer, cheque, direct debit);
- **Data relating to your habits and preferences in relation to the use of our products and services;**
- **Data collected from our interactions with you:** e.g., your comments, suggestions, needs collected during our exchanges with you in person in our Agencies (reports) and online during phone communications (conversation notes), discussion by e-mail, chat, chatbot, exchanges on our social media pages and your latest complaints. Your connection and tracking data such as cookies and tracers for non-advertising or analytical purposes on our websites, online services, applications;
- **Data collected geolocation:** e.g., to identify the location of the nearest branch or service suppliers for you or the localisation of the objects we finance;
- **Data about your devices (mobile phone, computer, tablet, etc.):** IP address, technical specifications and uniquely identifying data;
- **Personalized login credentials or security features used to connect you to the BNP Paribas website and apps.**

We may collect sensitive data such as health data, biometric data, or data relating to criminal activities, subject to compliance with the strict conditions set out in data protection regulations.

5. WHO DO WE COLLECT PERSONAL DATA FROM?

We collect personal data directly from you; however, we may also collect personal data from other sources.

We sometimes collect data from public sources:

- publications/databases made available by official authorities or third parties (e.g., the Trade and Companies Register, databases managed by the supervisory authorities of the financial sector);
- websites/social media pages of legal entities or business clients containing information that you have disclosed (e.g., your own website or social media page);
- public information such as that published in the press.

We also collect personal data from third parties:

- from other BNP Paribas Group entities;
- from our customers (companies or individuals);
- from our business partners;
- from service providers of payment initiation and account aggregators (service providers of account information);

- from third parties such as credit reference agencies (e.g. Kreditschutzverband von 1870 Holding AG) and fraud prevention agencies;
- from data brokers who are responsible for ensuring that they collect relevant information in a lawful manner.

6. WHO DO WE SHARE YOUR PERSONAL DATA WITH AND WHY?

a. With BNP Paribas Group's entities

As a member of the BNP Paribas Group, we work closely with the Group's other companies worldwide. Your personal data may therefore be shared between BNP Paribas Group entities, where necessary, to:

- comply with our various legal and regulatory obligations described above, a.o.:
 - sharing data collected for AML/FT (money laundering/terrorist financing), sanctions, embargoes, and KYC;
 - fraud prevention, detection and response;
 - risk management including credit and operational risks (risk rating/credit scoring, etc.);
- fulfil our legitimate interests which are:
 - conduct statistical studies and develop predictive and descriptive models for business, security, compliance, risk management and anti-fraud purposes;
 - enhance the reliability of certain data about you held by other Group entities
 - customize the content and prices of products and services;
 - R&D (research and development) activities, especially for compliance, risk, communication and marketing purposes;
 - global and consistent overview of their customers.

b. With recipients outside the BNP Paribas Group and processors

In order to fulfil some of the purposes described in this Privacy Notice, we may, where necessary, share your personal data with:

- processors which perform services on our behalf (e.g., IT services, logistics, printing services, telecommunication, debt collection, advisory and distribution and marketing).
- banking and commercial partners, refinanciers, credit insurers, independent agents, intermediaries or brokers, financial institutions, counterparties, trade repositories with which we have a 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 guarantee institutions);
- local or foreign financial, tax, administrative, criminal or judicial authorities, arbitrators or mediators, public authorities or institutions (e.g., Austrian Financial Market Authority, Banque de France), to which we, or any member of the BNP Paribas Group, are required to disclose pursuant to:
 - their request;
 - our defence, action or proceeding;
 - complying with a regulation or a recommendation issued from a competent authority applying to us or any member of the BNP Paribas Group;
- service providers of third-party payment (information on your bank accounts), for the purposes of providing a payment initiation or account information service if you have consented to the transfer of your personal data to that third party;
- certain regulated professions such as lawyers, notaries, rating agencies or auditors when needed under specific circumstances (litigation, audit, etc.) as well as to our insurers or to an actual or proposed purchaser of the companies or businesses of the BNP Paribas Group;
- guarantors.

We may disclose your personal data to our business partners, e.g. manufacturers in sales financing programs, if and to the extent necessary to implement the financing you have requested.

7. 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 recognised 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 2**.

8. HOW LONG DO WE KEEP YOUR PERSONAL DATA?

We retain your personal data for at least the period required by applicable law. Longer retention is possible to the extent that operational needs such as business development, management of business relationships, fulfilment of legal obligations or compliance with official orders require it. For example, information on contractual partners, orders, balance sheets and financial statements, data from invoices, data for identity verification and general business correspondence is retained for the duration of the contractual relationship and for a period of ten years beginning with the end of the year in which the contract is terminated. In the case of applicants who do not subsequently conclude a contract, a retention period of five years applies, beginning with the end of the year in which the application was submitted.

9. HOW TO FOLLOW THE EVOLUTION OF THIS PRIVACY NOTICE

In a world where technologies are constantly evolving, we regularly review this Privacy Notice and update it as required.

We invite you to review the latest version of this document online, and we will inform you of any significant amendments through our website or through our standard communication channels.

Appendix 1

Processing of personal data to combat money laundering and the financing of terrorism

We are part of a banking Group that must adopt and maintain a robust anti-money laundering and countering the financing of terrorism (AML/CFT) programme for all its entities managed at central level, an anti-corruption program, as well as a mechanism to ensure compliance with international Sanctions (i.e., any economic or trade sanctions, including associated laws, regulations, restrictive measures, embargoes, and asset freezing measures that are enacted, administered, imposed, or enforced by the French Republic, the European Union, the U.S. Department of the Treasury's Office of Foreign Assets Control, and any competent authority in territories where BNP Paribas Group is established).

In this context, we act as joint controllers together with BNP Paribas S.A., the parent company of the BNP Paribas Group (the term "we" used in this appendix therefore also covers BNP Paribas S.A.).

To comply with AML/CFT obligations and with international Sanctions, we carry out the processing operations listed hereinafter to comply with our legal obligations:

- A Know Your Customer (KYC) program reasonably designed to identify, verify and update the identity of our customers, including where applicable, their respective beneficial owners and proxy holders;
- Enhanced due diligence for high-risk clients, Politically Exposed Persons or "PEPs" (PEPs are persons defined by the regulations who, due to their function or position (political, jurisdictional or administrative), are more exposed to these risks), and for situations of increased risk;
- Written policies, procedures and controls reasonably designed to ensure that we do not establish or maintain relationships with shell banks;
- A policy, based on the internal assessment of risks and of the economic situation, to generally not process or otherwise engage, regardless of the currency, in activity or business:
 - o for, on behalf of, or for the benefit of any individual, entity or organisation subject to Sanctions by the French Republic, the European Union, the United States, the United Nations, or, in certain cases, other local sanctions in territories where the Group operates;
 - o involving directly or indirectly sanctioned territories, including Crimea/Sevastopol, Cuba, Iran, North Korea, or Syria;
 - o involving financial institutions or territories which could be connected to or controlled by terrorist organisations, recognised as such by the relevant authorities in France, the European Union, the U.S. or the United Nations.
- Customer database screening and transaction filtering reasonably designed to ensure compliance with applicable laws;
- Systems and processes designed to detect and report suspicious activity to the relevant regulatory authorities;
- A compliance program reasonably designed to prevent and detect bribery, corruption and unlawful influence pursuant to the French "*Sapin II*" Law, the U.S FCPA, and the UK Bribery Act.

In this context, we make use of:

- o services provided by external providers that maintain updated lists of PEPs such as Dow Jones Factiva (provided by Dow Jones & Company, Inc.) and the World-Check service (provided by REFINITIV, REFINITIV US LLC and London Bank of Exchanges);
- o public information available in the press on facts related to money laundering, the financing of terrorism or corruption;
- o knowledge of a risky behaviour or situation (existence of a suspicious transaction report or equivalent) that can be identified at the BNP Paribas Group level.

We carry out these checks when you enter into a relationship with us, but also throughout the relationship we have with you, both on yourself and on the transactions you carry out. At the end of the relationship and if you have been the subject of an alert, this information will be stored in order to identify you and to adapt our controls if you enter into a new relationship with a BNP Paribas Group entity, or in the context of a transaction to which you are a party.

In order to comply with our legal obligations, we exchange information collected for AML/CFT, anti-corruption or international Sanctions purposes between BNP Paribas Group entities. When your data are exchanged with countries outside the European Economic Area that do not provide an adequate level of protection, the transfers are governed by the European Commission's standard contractual clauses. When additional data are collected and exchanged in order to comply with the regulations of non-EU countries, this processing is necessary for our legitimate interest, which is to enable the BNP Paribas Group and its entities to comply with their legal obligations and to avoid local penalties.

Appendix 2

Automated decisions including profiling

We process some of your data automatically with the aim of evaluating certain personal aspects (profiling). For example, it uses profiling in the following cases:

- We are required by law and regulation to combat money laundering, terrorist financing and asset-polluting crimes. Data is also evaluated (for example, in payment transactions). These measures also serve to protect you.
- In order to provide you with targeted information and advice on products, we use evaluation instruments. These enable demand-oriented communication and advertising, including market and opinion research.
- We use scoring to assess your creditworthiness. The probability with which a customer will meet his payment obligations in accordance with the contract is calculated. The calculation may include, for example, income, expenses, existing liabilities, occupation, employer, length of employment, experience gained in the previous business relationship, contractual repayment of previous loans and information from credit bureaus. Scoring is based on a mathematically and statistically recognized and proven procedure. The calculated score values support us in decision-making within the framework of product transactions and are included in ongoing risk management.

If a decision to conclude or perform a contract has been made in an automated process and this decision has legal effect on you or affects you significantly in a similar way, you can request a manual review from us again after you have presented your point of view to your contact person and requested the manual review from them.

You also have the right to object to the processing of your personal data in the context of profiling (see also **section 2.4.**). Further processing by us will then only take place if there is evidence of overriding interests that are compellingly worthy of protection.

Appendix 3

Data transmission to KSV

We transmit to Kreditschutzverband von 1870 Holding AG (KSV), Wagenseilgasse 7, 1120 Vienna, namely the data applications 'Kleinkreditevidenz' (KKE) and 'Warnliste der Banken' (=warning list of banks) for the purpose of exercising the trade pursuant to section 152 GewO 1994 (= Austrian Trade Regulation Act) (credit reference agency on credit relationships) the personal data collected within the scope of a contractual relationship about the application, the execution and termination of this business relationship as well as data about non-contractual or fraudulent behavior.

The legal basis for these transfers are Art. 6 (1) 1 b and Art. 6 (1) 1 f GDPR.

Transmissions on the basis of Art. 6 (1) 1 f GDPR may only take place if this is necessary to safeguard the legitimate interests of us or the legitimate interests of third parties and does not outweigh your interests or fundamental rights and freedoms which require the protection of personal data.

The Kreditschutzverband processes the data received and also uses them for the purpose of profiling (scoring) in order to provide its contractual partners in the European Economic Area and in Switzerland and, where applicable, other third countries (if an adequacy decision of the European Commission exists for these or standard contractual clauses have been agreed, which can be viewed at <https://www.ksv.at/en>) with information, inter alia, for assessing the creditworthiness of natural persons. Further information on data protection and the activities of the Kreditschutzverband can be viewed online at <https://www.ksv.at/en/data-protection-notice>.