GDPR BUSINESS CHARTER

CREDENDO

> General characteristics

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Rules relating to the protection of personal data of natural persons acting as contacts, directors or shareholders of our clients, prospective clients, partners, suppliers and debtors

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GDPR BUSINESS CHARTER

1 Why do we have a personal data protection charter?

Preamble

Protecting your data is a priority for Credendo – Export Credit Agency (hereinafter referred to as "Credendo ECA" or "we"/"us"). In this regard, we undertake to respect the personal data of natural persons acting as contacts, directors or shareholders of our Clients, Prospective clients, Partners, Suppliers and Debtors (hereinafter referred to as "you"), to process them with the greatest care and to provide the best level of protection for them in accordance with Regulation (EU) No 2016/679 of 27 April 2016 *on the protection of natural persons with regard to the processing of personal data and on the free movement of such data* (hereinafter referred to as the "GDPR") and the Belgian national regulations applicable.

This charter provides information on the protection and processing of your data within Credendo – Export Credit Agency (hereinafter referred to as "Credendo ECA" or "we"/"us"):

1. the personal data that we process about you and the reasons for this processing;
2. the methods of processing of your personal data; and
3. your rights regarding your personal data and the means of exercising these rights.

2 Glossary of terms used in this Charter

Glossary of the main legal terms used in this Charter

Terms frequently used in this Charter	Definition provided for by the GDPR	Explanation of the terms in plain language
Personal data (hereinafter referred to as "personal data")	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.	All types of information relating to a natural person, i.e. an individual (you) who can be identified, directly or indirectly, as a person different from other people. For example, a name, photo, fingerprint, email address, telephone number, social security number, etc.
Data protection officer	The data protection officer ("DPO") is not defined in the GDPR.	The data protection officer is, in particular, responsible for compliance with the GDPR and with the applicable national laws within the company, as well as compliance with our policies and practices for managing your personal data. He/she is also responsible for collaborating with the supervisory authorities. The DPO is your first point of contact for any requests relating to your personal data.

Processing	Any operation or set of operations which is performed on personal data or on sets of personal data, whether or not by automated means, such as collection, recording, organisation, structuring, storage, adaptation or alteration, retrieval, consultation, use, disclosure by transmission, dissemination or otherwise making available, alignment or combination, restriction, erasure or destruction.	Any use of personal data, regardless of the process used (recording, organising, storing, amending, aligning with other data, transmitting, etc. of personal data). For example: the use of your data for contact details management purposes, sending newsletters, etc.
Controller	The natural or legal person, public authority, agency or other body which, alone or jointly with others, determines the purposes and means of the processing of personal data.	The person, public authority, company or body that controls your data and decides on any use of these data. It is the controller who decides to create or delete data processing and determines why your data will be processed and to whom they will be sent. The controller is the main party responsible for ensuring the legal protection of your data.
Processor	The natural or legal person, public authority, agency or other body which processes personal data on behalf of the controller.	Any natural or legal person who carries out processing tasks as instructed by and under the responsibility of the controller.

Glossary of other terms used in this Charter:

Client	A company that has already entered into a service contract with us.
Prospective Client	A company that may be interested in entering into a service contract with us.
Debtor	A company or self-employed person having a business relationship with our Client or Prospective Client, including the guarantor of such company or self-employed person.
Partner	Any person who may take action with a view to facilitating our activities and those of our Clients (including banks, insurers, reinsurers, professional organisations, export credit agencies, embassies, national and international (government) institutions, academic world etc.).
Supplier	Any company that supplies goods and/or services to us within the framework of our activities (including lawyers, brokers, consultants etc.).

3 Who controls the processing of your personal data?

> **Controller:**

The Controller responsible for the processing of your personal data is Credendo ECA (commercial name of the legal entity “Delcredere | Ducroire”), with registered office at Rue Montoyerstraat, 3, 1000 Brussels, Belgium, registered with the BCE (Crossroads Bank for Enterprises) under number (BE)0203.286.759.

Any questions or requests relating to the processing of your personal data can be sent to the following email address: ***credendodataprotection@credendo.com***.

> **Appointment of an internal data protection officer ("DPO"):**

Credendo ECA has appointed a data protection officer in the person of Mr. Geert GOOSSENS. He is, in particular, independently responsible for ensuring that the rules for the protection and management of your data are applied internally and for collaborating with the supervisory authorities.

The contact details for Mr Goossens are as follows:

Mr. Geert Goossens
Rue Montoyerstraat, 3
1000 Brussels
Belgium
Email: credendodataprotection@credendo.com

4 Which personal data do we process, when do we collect it and how do we use it?

We collect personal data about you for different reasons. Credendo ECA collects and processes your data to function effectively and to provide you with the best experience with its services.

We can only collect and process your personal data if this use is based on one of the legal grounds determined by the GDPR (for example, the performance of a contract entered into with you, our legitimate interest in processing data relating to contact persons or a legal obligation).

Below is an overview of the personal data we process, the purposes for which we process this personal data, the legal grounds for our processing activities, and how we obtained your personal data.

4.1 Visitors of our website

4.1.1 What personal data do we process?

When you visit our website (www.credendo.com), we process the following information, which may be considered personal data:

> All personal data you provide, such as your name, (work) address, phone number, email address, login details, date of birth or other information you provide when registering for one of our products or services or when you contact us with questions or complaints.
> Information that allows us to remember you and your preferences when visiting our website. We use cookies to collect this type of information. More information can be found in our Cookie Policy.
> Your marketing preferences, including subscriptions to newsletters, country reports, trade or economic information, etc., provided via our website.

4.1.2 Why do we process this personal data?

We may use the above information for the following purposes:

- To deliver requested products and services, stay in contact with you, and handle complaints/disputes;
- To optimize our products and services, including conducting market research;
- For (direct) online and digital marketing purposes;
- To use statistics to optimize our website and ensure that it functions properly;
- To ensure the website operates securely and to protect our IT infrastructure;
- To fulfil any other purpose that is compatible with the purposes described above.

4.1.3 Legal grounds for the processing of your personal data

We rely on one or more of the following legal grounds for processing your data:

- **Consent**

  We ask for your consent to use certain cookies via our website. This includes consent for statistics and marketing purposes. See our Cookie Policy for more details.

- **Legitimate Interests**

  We may process your data if it is necessary for the pursuit of our legitimate interests:

  - For some cookies, we do not need your consent. In this case, we have a legitimate interest in providing you with a functional website. See our Cookie Policy for more details.
  - If you have filed a contact request via a contact form or if you registered for one of our products or services, it is important for us to provide a customer service that responds to your queries in a timely and effective manner.
  - Our interest in seeking ways to optimize our website and improve our products and services.
  - Our interest in protecting our business, information, and assets, including against cyberattacks and fraud.

4.1.4 How did we obtain your personal data?

We automatically obtain certain information when you visit our website. We collect such information through cookies. See our Cookie Policy for more details.

We obtain other information when you actively provide it to us. This is the case, for example, when you sign up for newsletters, country reports, trade or economic information, etc., via our website or when you create an account on our website. See also the information about our marketing activities in section 4.3.

4.2 Users of our online applications

4.2.1 What personal data do we process?

When you use our online applications and related services we process the following information about you, which may be considered personal data:

- All personal data you provide, such as your name, (work) address, phone number, email address, login details, date of birth, bank account details, VAT number, company registration number, type of company, number of the personal ID document, personal ID number (if assigned), expiry date of the personal ID document, photographs of the personal ID document,

date, IP address, manner of personal identification or other information you provide when registering and creating an account or when you contact us with questions or complaints.
- Credit reports and credit scores, information about your credit history, invoice and payment data, information obtained from different public sources and/or third party information providers, and other financial information which is relevant to the provision of our services related to our applications.
- Information that allows us to remember you and your preferences when using our applications. We use cookies to collect this type of information. More information can be found in our Cookie Policy.

4.2.2 Why do we process this personal data?

We may use the above information for the following purposes:

- To deliver requested products and services, stay in contact with you, and handle complaints/disputes;
- To optimize our products and services, including conducting market research;
- For (direct) online and digital marketing purposes;
- To use statistics to optimize our applications and ensure that they function properly;
- To ensure our applications operate securely and to protect our IT infrastructure;
- To verify your identity and prevent fraudulent or illegal activity;
- To fulfil any other purpose that is compatible with the purposes described above.

4.2.3 Legal grounds for the processing of your personal data

We rely on one or more of the following legal grounds for processing your data:

- **Consent**

  We ask for your consent to use certain cookies via our applications. This includes consent for statistics and marketing purposes. See our Cookie Policy for more details.

- **Performance of a contract**

  If you are a sole proprietor or part of a company, we need to process your personal data to enter into and perform agreements regarding the use of our applications and the provision of related services including the assessment of your eligibility for such services.

  Some applications may perform profiling on the basis of automated decision-making to evaluate certain of your financial aspects and to provide financial information and credit scoring automatically generated by our systems, which may happen on the basis of certain personal data mentioned above. However, this shall only apply to incorporated businesses. Users of our applications which are natural persons as such shall not be subject to profiling or automated decision-making of any kind.

- **Legitimate interests**

  We may process your data if it is necessary for the pursuit of our legitimate interests:

  - For some cookies, we do not need your consent. In this case, we have a legitimate interest in providing you with a functional application. See our Cookie Policy for more details.
  - If you have filed a contact request via a contact form or if you registered for one of our products or services, it is important for us to provide a customer service that responds to your queries in a timely and effective manner.

- Our interest in seeking ways to optimize our applications and improve our products and services.
- Offering and developing products and services in the areas of credit insurance, reinsurance and debt collection.
- To effectively conduct our business activities as an international group of companies.
- As necessary for entering into and performing agreements with the company or entity you are affiliated with.
- To protect our business, information, and assets, including against cyberattacks and fraud and exercising our rights or defending ourselves against (potential) legal claims.

> **Legal obligations**

We may process your personal data if necessary to comply with one of our legal obligations, such as conducting compliance checks, including but not limited to anti-money laundering checks, checks on ultimate beneficial ownership, "Know Your Customer" or "Know Your Business" checks, sanctions lists, or to comply with orders from a regulatory/government authority, or to follow legally binding obligations under industry or sector codes.

4.2.4 How did we obtain your personal data?

The personal data that we process may come from various sources:

> Directly from you or the company you are affiliated with, including those who represent you or such a company or are authorized by you or such a company.
> From our group companies, branches, affiliates, or business partners.
> From (publicly) available sources.
> From information/data sources where this is legally permitted (such as, but not limited to, performing checks on ultimate ownership and the management structure of our Clients).

4.3 Marketing and statistical studies

4.3.1 What personal data do we process?

We may process the following information about you:

> Contact details: name, title, phone number, email, (work) address, contact history.
> Information about your consent to use your personal data for marketing purposes, for example, in the form of subscriptions to newsletters, business publications and research reports.
> Information about your interests, for example, based on your subscriptions to our publications.
> Information you provide to us as part of a (customer satisfaction) survey or in connection with your inquiries.

4.3.2 Why do we process this personal data?

We may use your information for the following purposes:

> To inform you about our (new) products and services;
> To organize events and other promotional activities and invite you to them;
> To analyse your interests and potential business opportunities for us;
> To obtain your opinion on certain matters, for example, through (customer satisfaction) surveys, so we can analyse this to improve products and services;
> To handle inquiries;
> To fulfil any other purpose that is compatible with the purposes described above.

4.3.3 Legal grounds for the processing of your personal data

We rely on one or more of the following legal bases for processing your data:

- **Consent**

  If necessary, we will ask for your consent to process your personal data for our marketing activities, surveys, or events. You can withdraw your consent at any time by clicking on the opt-out link in our emails or by filling out a form online. If you withdraw your consent, this will not affect the lawfulness of our use of your personal data before your withdrawal.

- **Legitimate interests**

  We do not always need your consent to use your personal data for marketing purposes. For example, if we obtained your email address in the context of selling our products or services, we may use this address for direct marketing of our own similar products or services. In such cases, we rely on our legitimate interest in keeping you informed about other products and services that may be of interest to you or the company you represent.

  We also process your data as necessary to find new opportunities for selling and developing products and services, and to gain insight into the preferences and needs of our Clients. We process information as necessary for organizing and hosting events to promote our products and services.

4.3.4 How did we obtain your personal data?

We primarily obtain above information about you from yourself. In other cases, we may obtain your personal data from the following sources:

- Parties who refer you to us or to whom you have given permission to share your data with us.
- Third parties engaged by us in the context of our marketing activities, surveys, or events.
- The internet (including social media), as permitted under applicable law.
- Certain data may also be obtained from third parties with a view to controlling or enriching certain items of data (e.g. Trends-Tendances, Roularta). These third parties must guarantee that they have collected such data legitimately.

4.4 Business relationships with Clients, Partners and Suppliers

4.4.1 What personal data do we process?

When doing business with you, we may process the following information about your company, which could be considered personal data:

- If you are the point of contact or representative for a company or other legal entity, we may process your contact details and personal identification information (e.g., your name, title, position, phone number, email, (work) address, country, date and place of birth, ID details, name of the entity).
- If you do business through a legal entity, such as a sole proprietorship or a commercial/public corporation, we may also process bank account details, claims and payment history, trade registration, shareholdership, VAT number, financial information, insolvency status, sources of wealth related to your business.

4.4.2 Why do we process this personal data?

We may process information about your company, which could be considered personal data, for the following purposes:

- To perform and deliver services related to agreements entered into. This may include: processing transactions, communicating with you regarding services, assessing (trade) insurance risks and coverage, handling claims, providing services and products in the area of credit (risk) management and business intelligence, performing debt collections, providing customer support services, handling complaints and disputes;
- To conduct "Know Your Customer" and “Know Your Business” checks, fraud, terrorism, sanctions list checks, and other compliance checks;
- To optimize our products and services, conduct (market) research, and perform statistical analyses: see section 4.3 above for more information;
- To manage the administration within our group of companies and to manage and protect our information technology infrastructure;
- For marketing purposes: see section 4.3 above for more information;
- To establish, exercise, or defend legal claims;
- To comply with an order from a regulatory/government authority or an obligation under relevant law or regulation or (voluntary) regulatory, industry, or sector codes or guidelines;
- To fulfil any other purpose that is compatible with the purposes described above.

4.4.3 Legal grounds for the processing of your personal data

We process your personal data only if permitted under one of the legal grounds for processing. We rely on one or more of the following legal grounds for processing your data:

- **Legitimate interests**

  We may process your personal data if necessary for the pursuit of our legitimate interests in conducting our business activities.
  - Offering and developing products and services in the areas of credit insurance, reinsurance and debt collections.
  - To effectively conduct our business activities as an international group of companies.
  - As necessary for entering into and performing agreements with the company or entity you are affiliated with.
  - To protect our business, information, and assets, including exercising our rights or defending ourselves against (potential) legal claims.

- **Performance of a contract**

  If you are a sole proprietor or part of a company, we need to process your personal data to enter into and perform agreements.

- **Legal obligation**

  We may process your personal data if necessary to comply with one of our legal obligations, such as conducting compliance checks, including but not limited to anti-money laundering checks, checks on ultimate beneficial ownership, sanctions lists, or to comply with orders from a regulatory/government authority, or to follow legally binding obligations under industry or sector codes.

4.4.4 How did we obtain your personal data?

The personal data that we process may come from various sources:

- Directly from you or the company you are affiliated with, including those who represent you or such a company or are authorized by you or such a company.
- From our group companies, branches, affiliates, Partners or Suppliers.
- From (publicly) available sources.
- From information/data sources where this is legally permitted (such as, but not limited to, performing checks on ultimate ownership and the management structure of our Clients).

4.5 When your company conducts business with our Clients ("Debtor")

4.5.1 What personal data do we process?

We may process the following information, which could be considered personal data, about your company:

- If you are the point of contact or representative for a company or other legal entity, we may process your contact details and personal identification information (e.g., your name, title, position, phone number, email, (work) address, country, date and place of birth, ID details, name of the entity).
- If you do business through a legal entity such as a sole proprietorship or a commercial/public corporation, we may also process bank account details, claims and payment history, trade registration, VAT number, financial information, insolvency status, and sources of wealth related to your business.

4.5.2 Why do we process this personal data?

We may process information about your company, which could be considered personal data, for the following purposes:

- To perform and deliver services related to the agreements we have with our Clients. For example: processing transactions, communicating with you in connection with a debt or insurance product, assessing (trade) insurance risks and coverage, underwriting, handling claims, providing credit (risk) management and business intelligence services, performing debt collections;
- To handle inquiries, complaints, and disputes;
- To perform fraud, anti-money laundering, terrorism, and sanctions list checks and other compliance checks;
- To optimize our products and services, conduct (market) research, and perform statistical analyses: see section 4.3 above for more information;
- To manage the administration within our group of companies and to manage and protect our information technology infrastructure;
- To establish, exercise, or defend legal claims;
- To comply with an order from a regulatory/government authority or an obligation under relevant law or regulation or (voluntary) regulatory, industry, or sector codes or guidelines;
- To fulfil any other purpose that is compatible with the purposes described above.

4.5.3 Legal grounds for the processing of your personal data

We process your personal data only if permitted under one of the legal grounds for processing. We rely on one or more of the following legal bases for processing your data:

- **Legitimate interests**

We may process your personal data if necessary for the pursuit of our legitimate interests in conducting our business activities.

- Offering and developing credit insurance, reinsurance and debt collection products, as well as credit (risk) management and business intelligence services.
- As necessary for entering into and performing agreements with our Clients.
- To effectively conduct our business activities as an international group of companies.
- To protect our business, information, and assets, including exercising our rights or defending ourselves against (potential) legal claims.

> **Legal obligation**

We may process your personal data to comply with our legal obligations, for example, to perform compliance checks, comply with applicable debt collection laws, or comply with orders from a regulatory/government authority, or to fulfill obligations under legally binding industry or sector codes.

4.5.4 How did we obtain your personal data?

The personal data we process may come from various sources:

> Directly from our Clients or from you, including those representing the Client or you.
> From our group companies, branches, affiliates, Partners or Suppliers.
> From (publicly) available sources.
> From information/data providers (e.g., companies that provide credit and financial information).

5 Who do we share your personal data with?

We may share your personal data as part of our activities. Of course, we always do so in a way that will ensure optimal protection of your personal data.

> With **other entities in the Credendo group** that are part of the Credendo group to allow them to offer your company their specific services and to provide you with information about their activities or to perform underwriting services in relation to a credit insurance policy.

> With **certain sub-contractors** such as suppliers of certain IT applications, business intelligence services or marketing or communication agencies to allow our business relationships to be managed in the best possible way.

> With **our Suppliers and Partners**, amongst others for the requirements of the contractual relationship with them or for the management of claims, disputes and other litigation, if applicable, etc., but also, where applicable, with payment service providers that support electronic payments as part of the services related to some of our online applications.

> With **public authorities,** in response to legal requests, including to meet national security requirements or for the application of the law (such as, for example, the NSSO (National Social Security Office), the tax authorities, the supervisory authorities, etc.).

> **As part of a transaction,** such as a merger, acquisition, consolidation or sale of assets, we may be required to share your personal data with the buyers or sellers.

6 Do we rent or sell your personal data?

We do not rent or sell your personal data to anyone. We maintain the confidentiality of personal data and share such data only as described above.

7 How long do we keep your personal data?

In general, Credendo ECA retains personal data only: for the period necessary to serve the applicable purpose, to the extent reasonably necessary to comply with applicable legal requirements, or to the extent advisable in light of any applicable statute of limitations.

Below you will find an overview of the retention periods applied by Credendo ECA:

- Information collected and processed in the framework of agreements entered into with our Clients, Partners and Suppliers may be stored for ten (10) years following the end of the contractual relationship or from the end of the disputed events or facts in case any dispute arises.
- Information collected for marketing purposes in relation to Prospective Clients may be stored for two (2) years following the end of contract negotiations or for two (2) years of ongoing inactivity (no reply or no new request from the Prospective Client);
- Information collected for underwriting and claim handling purposes with regard to Debtors may be stored for five (5) years from the end of the settlement of the last claim or dispute.
- Information collected and processed on the basis of consent (irrespective of the channel via which it is collected) will be deleted as soon as the consent has been withdrawn, unless Credendo ECA has another processing ground that allows it to further process such information.
- Information collected via cookies that remains in an unaggregated state will be processed during the validity period of the cookie, as detailed in the Cookie Policy.

8 Are your personal data sent abroad?

Transfer of data within Europe

As indicated in section 5, your personal data may be shared with the entities in the Credendo Group or with certain subcontractors, Partners or Suppliers.

Transfer of data outside Europe

As indicated in section 5, your personal data may be shared with other entities in the Credendo Group or with certain subcontractors, Partners or Suppliers, some of which may be established outside the EU.

Please be aware that privacy protection and the rules allowing the authorities to access your personal data in these countries are not necessarily the same as those in Europe.

In order to ensure that you have a high level of requirement in terms of data and privacy protection, we impose the requirement of implementing adequate technical and organisational measures as well as sufficient legal guarantees through the conclusion of standard contractual clauses in accordance with article 46 of the GDPR on all our subcontractors, partners, subsidiaries, etc.

To obtain more information and / or a copy of the guarantees taken, you can send an email to ***credendodataprotection@credendo.com*** by indicating your name, first name and in the subject "transfers outside EU: personal data information". Do not forget also to specify in the body of your e-mail the exact information which you wish to obtain.

9 What rights do you have regarding your personal data and how can you exercise them?

If and insofar as the concrete conditions of application for such a right are fulfilled, you have the right to:

- Access to and information about the personal data processed about you;
- Be forgotten, or ask to delete your personal data;
- Rectification and completion of the personal data;
- Transferability of personal data;
- Restriction of processing of personal data;
- Object to the processing of personal data.

If you want to exercise your rights, you can submit a request by sending an e-mail to *credendodataprotection@credendo.com* or a letter to Credendo ECA, for the attention of: M. Geert GOOSSENS, Rue Montoyerstraat, 3, 1000 Brussels, Belgium, and attach a copy of your ID card.

10 How can you contact us?

If you have a question or complaint about the way in which We process your personal data, you can always contact us so that we can deal with your question or concern together:

- by email at the following address: ***credendodataprotection@credendo.com***
- by post to: Credendo ECA, for the attention of: Mr. Geert GOOSSENS, Rue Montoyerstraat, 3, 1000 Brussels, Belgium.

You may also file a complaint with the Belgian data protection authority at any time**:**

- Website: https://www.autoriteprotectiondonnees.be/citoyen/agir/introduire-une-plainte

- Contact details:
  Data Protection Authority
  Rue de la Presse 35, 1000 Brussels, Belgium
  +32 (0)2 274 48 00
  +32 (0)2 274 48 35
  contact@apd-gba.be

11 Applicable law

Any dispute in relation to this data protection charter must be interpreted in accordance with Belgian law.

12 How will you know if this personal data protection charter has been amended?

> The personal data protection charter may be amended at any time, in particular to take account of any legislative or regulatory amendments.

Notification of any material amendments made will be given by email, through our website or via another suitable communication channel.

> When we publish amendments to this Charter, we will revise the “last update” date at the top of the privacy policy and we will give a description of the changes in the “Change History” tab.

Please consult this Charter regularly to see how Credendo ECA is protecting your personal data.

> Change history

Version	Date	Revision description
1.00 Final	18/05/2018	Initial version
2.0	24/07/2018	Addition of two purposes of processing, as well as additional clarifications for better alignment of the GDPR principles with internal business practices
3.0	30/12/2025	General review and update