

BPIFRANCE ASSURANCE EXPORT'S PERSONAL DATA PROTECTION POLICY

Updated on 31/01/2024

The purpose of this Bpifrance Assurance Export Personal Data Protection Policy (hereinafter "the Policy") is to inform the persons concerned by the processing of personal data implemented by Bpifrance Assurance Export in its capacity as data controller in the context of its activities.

In accordance with the applicable regulations, in particular European Regulation 2016/679, known as the General Data Protection Regulation (GDPR) and the national provisions relating to information technology, files and freedoms, Bpifrance Assurance Export, as data controller, collects and processes your personal data:

- On the basis of the performance of the contract for the following purposes: processing of the request and examination of the file, preparation and provision of pre-contractual documentation, establishment of contractual documentation, notification of the decision, management of the contractual relationship, retention of the elements of the file, management of any claims, litigation and claims [†](#)
- On the basis of a legal obligation to which Bpifrance is subject for the following purposes: Know Your Customer (KYC), fight against money laundering and terrorist financing, fight against corruption, carrying out due diligence in terms of international sanctions and embargoes, prevention of fraud, compliance with any other legal or regulatory provision to which Bpifrance Assurance Export is subject, in particular the GDPR and the French Data Protection Act. ». And for electronically signed documentation: overall management of the electronic signature and establishment of the body of evidence contributing to the reliability of the electronic signature process;
- On the basis of Bpifrance Assurance Export's legitimate interest in managing and developing its relations with prospects and policyholders for the following purposes: management of the commercial relationship between Bpifrance Assurance Export and its customers and prospects, establishment of reports and statistics, commercial prospecting, sending of newsletters.
- On the basis of the legitimate interest of Bpifrance Assurance Export in order to protect itself against fraud and provide evidence in the event of litigation for the purpose of verifying the identity of the signatory via an advanced electronic signature process.

In this context, Bpifrance Assurance Export is required to collect, directly or indirectly, the following categories of personal data from contact points, shareholders, managers, beneficial owners and any person whose data is necessary for the processing and processing of requests and/or the management of the contractual relationship:

- Identification data: title, surname, first name, date and place of birth, personal postal address, mobile phone number, nationality, country of residence, identity documents (including passport and national identity card: date and place of issue of the identity document, expiry date of the identity document, photo on the identity document, MRZ strip of the identity document), photo, signature (electronic or handwritten);
- Administrative data: proof of address;
- Data relating to professional life: professional postal address, professional telephone number, professional e-mail address, position/position within the company, curriculum vitae;
- Business login data; IP address and authentication on the portal (procedure token, electronic signature certificate)
- Economic and financial data: bank details, tax situation, SIREN.

The data is intended for Bpifrance Assurance Export and may also be communicated:

- To the State, in the case of schemes managed in the name, on behalf of and under the control of the State;
- To any French or European administrative, judicial, arbitral or supervisory authority that needs to be aware of it in the context of administrative, judicial or arbitral proceedings that benefits from a right of communication based on a legislative provision in the context of French or European administrative or judicial proceedings, at their request;
- To other entities of the Bpifrance Group for commercial prospecting purposes, for example to inform us of its new products or any changes to existing products, with the exception of personal data that the Banks have provided to us and which concern them;

Subject to having informed of the confidential nature of the information transmitted:

- In the context of credit insurance products and the guarantee of strategic projects, to entities intervening directly or indirectly within the framework of reinsurance or joint insurance agreements;
- To other entities of the Bpifrance group, as soon as such transmission is necessary to enable these entities to meet their legal or regulatory obligations. This transmission of intra-group information does not in any way exempt the entities of the Bpifrance group from the legal, regulatory or contractual confidentiality obligations (including the rules defined in agreement with the State) that apply to them with regard to third parties;
- To its professional advisors, auditors
- And for electronically signed documentation: to the trusted service providers YouSign and Netheos to which Bpifrance Assurance Export uses for the implementation of the advanced electronic signature process, it being specified that there will be no obligation to inform these persons in this way if they are subject to professional secrecy or are otherwise bound by obligations of professional secrecy, confidentiality.

Personal data is kept by Bpifrance Assurance Export for a period not exceeding that necessary to achieve the purposes specified above, increased, where applicable, by the French and European legal and regulatory limitation periods.

When the information contained in this Policy is provided to a legal entity, the latter undertakes to inform the natural persons concerned of the processing of personal data carried out by Bpifrance Assurance Export by making this Policy available to them.

In accordance with the applicable regulations, and subject to the conditions set out therein for the exercise of these rights, you benefit from:

- A right of access, rectification, deletion, as well as the right to portability of your personal data;
- The right to request the limitation of the processing that concerns you and to object to receiving commercial prospecting or to being subject to profiling related to commercial prospecting. In some cases, you may, for reasons relating to your particular situation, object to the processing of this data, including profiling;
- The right to withdraw your consent for processing based on it;
- The right to organize the fate of your personal data post-mortem.

The above-mentioned rights may be exercised by contacting Bpifrance's Data Protection Officer at the postal address "Data Protection Officer (DPO), Bpifrance, DCCP, 27-31 avenue du Général Leclerc, 94710 Maisons-Alfort" or at the e-mail address donneespersonnelles@bpifrance.fr.

You also have the right to lodge a complaint with the CNIL.

Bpifrance Assurance Export's solutions can support all French and foreign credit institutions, they are offered independently of the financing solutions that Bpifrance can offer.

Bpifrance Assurance Export

Acting in the name, on behalf of, and under the control of the State

SAS with a capital of 30,000,000 euros - 815 276 308 RCS Créteil - N° TVA FR 29 815 276 308 ORIAS N°17003600

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