

Personal Data
Protection Charter
("Privacy Charter")

25 May 2018

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1. Introduction

The aim of this charter ("Privacy Charter") is to explicitly present to you how Banque Degroof Petercam ("the Bank" or "Degroof Petercam") processes the personal data of its customers and its potential future customers or of natural persons otherwise affiliated to the Bank, such as an attorney-in-fact, a shareholder or a beneficial owner, a contact person or the representative of a legal entity ("Data").

Data protection is of the utmost importance to Degroof Petercam and, through this charter, we seek to provide you with a transparent overview of our policies and practices in this field. We invite you to read the information in this Privacy Charter carefully so that you can clearly understand for what purposes the Bank uses your Data.

In accordance with the applicable legislation, this Privacy Charter shall thus only apply to the Data that allow for a natural person to be identified directly or indirectly. It supplements the provisions of the General Rules and Procedures for Operations and the specific agreements between you and the Bank.

You will, for example, find in this document more detailed information about your personal data protection rights and about how you can exercise these rights.

Your Data shall be processed in accordance with the applicable legal provisions, including Regulation (EU) 2016/679 of the European Parliament and of the Council 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 ("GDPR") and the related Belgian laws. Some aspects of this Charter relating to implementation of the GDPR will only enter into force on 25 May 2018.

If you require additional information about data protection, you can obtain this from the Belgian Privacy Protection Commission ("Commission belge de la Protection de la Vie Privée"), which will become the Data Protection Authority ("Autorité de protection des données") as of 25 May 2018 (www.privacycommission.be).

Degroof Petercam reserves the right to amend this Privacy Charter in order to take account of the most recent practices. The latest version of the Charter will always be available on the website of the Bank: www.degroofpetercam.be. We shall notify you of any major change through the usual communications channels.

2. Who is responsible for processing your Data?

The entity responsible for processing your Data is the company limited by shares ("société anonyme", abbreviated into "SA") Banque Degroof Petercam with registered office in Belgium, rue de l'Industrie 44, 1040 Brussels and registered in the Brussels Register of Legal Entities under VAT number 0403 212 172.

Degroof Petercam is an independent financial institution owned by family shareholders who have committed themselves for the long term and which offers its services to private and institutional investors.

Its customers benefit from a unique combination of services including private banking, institutional management, investment banking (corporate finance and financial intermediation) and asset services. The Bank manages over 50 billion euro in assets for private investors, families, companies, pension funds, universities, insurance companies and government and non-for-profit organisations.

Degroof Petercam Group is active in Belgium, Luxembourg, France, Spain, Switzerland, the Netherlands, Italy, Canada and Hong Kong.

More information about the activities of Degroof Petercam at <https://www.degroofpetercam.com>.

Degroof Petercam is accountable to the supervisory authorities that oversee compliance with Data regulations. The institution shall determine the purposes for which the Data are processed, as well as the means used and all of the features of the processing, as explained in this charter.

3. When are your personal Data collected?

Some of your Data may, for example, be collected by Degroof Petercam:

- when you become a customer of the Bank and throughout your relationship with us;
- when you show an interest in our services and products by contacting us via the channels available to you or when



you use them;

- when you submit a duly completed form to us;
- when you use our online services;
- when you subscribe to our blog (blog.degroofpetercam.com), our newsletters and any other publications;
- when you answer our invitations to events organised by the Bank;
- if visiting our offices and when you are filmed by our surveillance cameras;
- when you publish your Data on social networks or freely accessible websites;
- in the case of the purchase or renting of databases managed by professional database providers;
- when your Data are published or transmitted by authorised third parties (Belgian State Gazette (“Moniteur belge”), agents or brokers, companies belonging to our group) or in the press.

4. For what purposes does Degroof Petercam process your data?

Degroof Petercam shall collect and process your personal Data for the purposes described below.

Degroof Petercam alone shall determine these purposes based on the needs of its activities and shall ensure that only the necessary and relevant data in respect of a given purpose are processed.

As a general rule, Degroof Petercam shall process your Data in the situations authorised by the law, i.e.:

- within the framework of compliance with the legal and regulatory provisions by which the Bank is bound;
- within the framework of pre-contractual steps prior to your becoming a customer of the Bank;
- to allow for performance of the contract between you and the Bank;
- for reasons that pertain to the legitimate interests of the Bank;
- for reasons that pertain to the specific legitimate interest of the Bank in using direct marketing practices;
- in the case of a specific request and based on clear and unequivocal information, when we secure your consent to send electronic communications.

4.1 Compliance with legal and regulatory provisions

As a financial institution, Degroof Petercam is required to comply with a number of legal and regulatory obligations that impose specific processing of your Data. This processing may require the communication of your Data to the competent national, European or foreign supervisory, judicial or administrative authorities, as well as to the different entities of Degroof Petercam Group or to third parties. We shall obviously ensure that your Data are transmitted only if and providing that the Bank is bound by these obligations. You can obtain more information about the legal and regulatory obligations that the Bank is required to meet via the contact options stipulated in Article 10 of this Privacy Charter.

You will find below a non-exhaustive list of the legal and regulatory fields within which Degroof Petercam has to process your Data. This list may change:

- comply with:
 - the applicable rules relating to embargoes decided by the competent Belgian, foreign or international authorities, whether these decisions relate to individuals, organisations or nationals of certain countries. This can be achieved, for example, by identifying the relevant persons and assets;
 - the rules relating to financial, tax, fraud or incident reporting to the prudential supervisory authorities.
- contribute to:
 - combating and preventing the financing of terrorism and the laundering of capital by determining the profile, identifying the customers, their representatives and beneficial owners, as well as monitoring their operations and transactions;
 - combating market abuse by detecting and reporting any abuse of privileged information, market manipulation and suspicious transactions. Banks are also legally required (including at group level) to prevent, identify and/or report abuses of privileged information and market manipulation, and to report suspicious transactions to the supervisory authorities by systematically analysing the grounds for all of the transactions that are executed or channelled through them;
 - combating tax fraud and evasion in conjunction with the competent authorities by identifying the customers, their accounts and their contracts.
- communicate:
 - with the various prudential, tax and judicial authorities in response to official requests;
 - with the various competent privacy protection supervisory authorities in response to official requests or when

required by regulations;

- to the various providers of financial products and services or payment services information relating to the accounts, transactions and their respective beneficiaries or issuers.
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- when granting loans, run solvency checks, checks on the ability to reimburse the loans and risk analysis;
 - identify, with a view to protecting the investor, appropriate or adequate financial products and services depending on his profile, the investor category, his financial capacities and creditworthiness and his investment goals.
 - record certain telephone conversations and electronic communications.

4.2 Pre-contractual steps prior to your becoming a customer of the Bank

Prior to conclusion of a contract, regardless of the means of communication used and made available by Degroof Petercam, the Bank must analyse your application in order to assess whether the envisaged contract can indeed be concluded.

Within the framework of this analysis, the Bank shall process your Data in order to process your application and, among other things, determine the conditions under which the contract could be concluded.

This situation could occur, for example, within the framework of a loan application or when you submit an application to open an account with us.

Degroof Petercam reserves the right not to conclude a contract should the requested information not be provided.

4.3 Contracts between Degroof Petercam and its customers

Within the framework of performance of the contracts between Degroof Petercam and its customers, as well as contracts that have been terminated, regardless of the communication channels used, the Bank can and, in certain cases, must obtain and process the Data of its customer for the following reasons:

- compliance with the administrative and accounting obligations of the Bank;
- to be assured of providing a quality service to the customer;
- to be sure that the assets of the customer are protected against any fraudulent activity;
- performance of the service contract or another contract between the Bank and its customer;
- management of the accounts and securities of its customer;
- management, performance and monitoring of all transactions relating to the accounts and securities of its customer;
- granting and managing loans;
- advice and the sale of financial and investment products, as well as management of the customer's portfolio;
- deposits;
- safe hire;
- distribution of insurance contracts;
- consolidation and monitoring of accounting and financial data reporting.

When Data needed for the processing of your application or for the conclusion of a contract are missing, we will notify you as quickly as possible. If the missing Data are not provided, we reserve the right not to take your application any further.

In the process of performing these different tasks and in order to provide an optimal service, Degroof Petercam must transmit or share the Data within its various internal departments.

Degroof Petercam may have to process Data for additional purposes within the framework of the performance of its contracts and, more generally speaking, its relations with its customers.

4.4 Legitimate interests of Degroof Petercam

While ensuring that a fair balance is maintained and taking due account of your rights and freedoms, including your right to the protection of your privacy, the Bank shall process your personal Data in order to pursue its legitimate interests.

In this situation, Degroof Petercam shall always seek to reduce as far as possible the impact of this planned processing in order to maintain this balance.

If, despite this, you object to this processing, you can exercise your right of objection pursuant to the conditions and limits described in Article 9.4.

Personal data are thus processed for the purpose of:

- personalising our services;



- studying and analysing the market and the competition in order to better position ourselves in respect of the latter;
- analysing and managing risks and making actuarial or statistical calculations;
- managing complaints or disputes;
- filing and evidential needs;
- preventive and operational management of physical and IT security;
- preventing and combating fraud, abuse or other infringements;
- coordinating customers and groups of customers in order to increase synergies and general efficiency within Degroof Petercam;
- using cookies, which are necessary for browsing our website and other platforms at your disposal. To find out more about these cookies, their use and the modification of your parameters, please consult our cookies policy, which is available at the following address: www.degroofpetercam.be/fr/politique-de-cookies.
- improving the operation of the Bank, the quality of its service and its processes, including:
 - via surveys and statistics and by analysing the comments posted on various platforms and social networks (Twitter LinkedIn, Facebook, Instagram, etc.);
 - through on-going training of our representatives, including based on the recordings of a number of telephone conversations;
 - through centralised customer management in order to establish more detailed profiles;
 - by developing segmentation operations based on individual or collective profiles, for example in order to improve our business relations management. This situation could, for example, occur when we make a distinction between "individual" and "business" profiles.

4.5 Legitimate interest of the Bank in direct marketing practices

The Bank shall also process your Data for segmentation purposes so that it can offer you tailored and personalised products or services that are suited to your professional or personal situation and that take account of your relationship with the Bank.

This processing may be performed when the Bank:

- assesses your socio-economic, demographic or family situation and identifies, for example, the key periods during which specific products or services could be offered to you;
- analyses your behaviour displayed via the various physical (contacts in the branch offices or at certain events) and online communication channels (via our websites, our mobile application, our My Degroof Petercam platform or via social networks);
- analyses the effectiveness of its advertising and marketing campaigns;
- tailors the content of certain online communication channels to your behaviour or adjusts it after analysing our advertising and marketing campaigns;
- assesses your areas of interest and your customer purchasing behaviour;
- improves the use of the forms or channels of communication made available to you by automatically completing certain information obtained beforehand and by then asking you to confirm them;
- prepares personalised product and service offers;
- sends out personalised advertising by post or contacts customers directly by telephone.

When developing its personalised products and services, the Bank also feeds its database with data provided by external specialist companies.

4.6 Your consent to electronic communications

After specifically requesting your consent, Degroof Petercam may process your personal Data, including your mobile phone number and your email address, so that it can send you invitations to events and advertising or personalised offers as part of its direct marketing activities or via newsletters.

If you no longer wish to receive electronic communications, the Bank gives you the possibility at any time to object to this processing of your Data. For more details, please refer to section 9 of this charter, which describes your Data processing rights, as well as to section 10, which explains how to exercise those rights.

5. Which Data does Degroof Petercam process?

Degroof Petercam shall only process Data provided by you or by third parties insofar as this is necessary for the purposes described in section 4 above.

These Data can be of any type and are grouped together into the categories listed below.

Data categories	Examples
Your identification Data	Surname and first name, sex, date and place of birth, postal address, nationality, customer number, national ID number, tax residence, as well as the Data contained in your electronic identity card.
Your contact Data	Language, landline or mobile phone number, email address and more technical Data, such as: the IP address of your computer, the MAC address of a mobile device and, more generally speaking, the identification data relating to the devices you use to log on to our services.
Your personal and socio-demographic situation	Marital status, family and professional situation and changes to this situation or key periods, as well as your other relationships.
Your habits, preferences or areas of interest	Your habits and your preferences relating to your behaviour via various physical (contacts in branches or at certain events) and online communication channels (via our websites, our mobile application, our My Degroof Petercam platform or social networks). Your personal and lifestyle choices, your private and professional projects, etc.
Data relating to a contract proposal	Your professional and personal situation, your solvency, your salary, your level of training and knowledge, the source of your assets or funds, etc.
Financial and transaction data relating to the execution of a transaction or the performance of a contract.	Account number, investment products, details relating to payment transactions, data relating to bank and share transactions, including the names and account numbers, communications and references, card numbers, etc.
Your investor profile	We are legally required to determine your investor risk profile before offering you any investment products and to give you advice on this matter. To this end, we assess your financial investment objectives, your financial situation, including your ability to sustain losses, your risk-taking tendencies, your actual knowledge and experience in the financial field.
Data resulting from exchanges between the Bank and yourself.	The information relating to your exchanges with the Bank by telephone, email, fax, My Degroof Petercam and other channels of communication proposed by the Bank.
Your level of satisfaction with our services	The various comments and suggestions that you may have made via the different channels of communication open to you or via social networks.
Audio-visual data	We record your telephone conversations with the representatives of the Bank. We use video surveillance cameras and systems in strict compliance with the legal provisions.

Data categories	Examples
Some data from public sources or obtained from third parties	<p>The Data that have to be published by law (Belgian State Gazette ("<i>Moniteur Belge</i>"), Belgian National Bank ("<i>Banque Nationale de Belgique</i>"), Crossroads Bank ("<i>Banque-Carrefour</i>"), etc.) or transmitted by a public institution, such as the tax administration, the courts or the public prosecutor's office.</p> <p>The Data that you have decided to make publicly accessible on open networks (website, blog, social networks) or that are obtained from press publications.</p> <p>The Data transmitted by data providers in accordance with this charter and the privacy protection obligations by which Degroof Petercam is bound.</p> <p>If you wish to receive more information about the Data obtained from public sources or via third parties, you can contact us via the various communication channels available to you, as listed in Article 10 of this charter.</p>
Data collected from cookies	<p>We use cookies, i.e., small text files created by a programme on the Bank's server and stored on the hard drive of the user's device. They can perform various roles: saving your preferences, collecting statistical data, tailoring the website content and/or advertising to your needs. To find out more about these cookies, their use on our websites and the modification of your parameters, please consult our cookies policy, which is available at the following address: www.degroofpetercam.be/fr/politique-de-cookies</p>

In accordance with the law, Degroof Petercam shall not, as a matter of principle, process the Data relating to specific categories, i.e., those relating to your race or ethnic origin, your political opinions, your religion or your philosophical beliefs, your membership of a trade union, your health or your sex life, or Data relating to any criminal convictions and misdemeanours. No genetic or biometric Data shall be processed or used by Degroof Petercam as part of its product or service offers. Should we have to process this type of Data, we shall do so in compliance with the terms and requirements of the law and shall notify you specifically beforehand of the purposes of this processing.

6. With whom does Degroof Petercam share your Data?

Within the framework of the aforementioned purposes, Degroof Petercam may communicate your personal Data to the recipients listed below.

6.1 Within Degroof Petercam Group

Degroof Petercam may communicate Data to the employees of the Bank, to the companies affiliated to the Bank located in Luxembourg and abroad, as well as to their employees.

The Bank and its affiliated companies may exchange and centralise Data in order to ensure optimal management of their services and their product offer or in order to maximise synergies at group level, particularly within the framework of its common policy of risk assessment, customer acceptance and overall vision of its customer base or as part of combating fraud and money laundering.

The Bank has also, pursuant to the applicable regulations, appointed a Data Protection Officer in the person of the group DPO based at Bank Degroof Petercam S.A./N.V. with registered office at 44, rue de l'Industrie, B-1040 Brussels. The group DPO may access your personal data providing this access is required for the purpose of performing his tasks and duties.

To get more information about the Degroof Petercam Group and its affiliated companies, you can consult our website at the following address: <https://www.degroofpetercam.com>.

6.2 Outside Degroof Petercam

A. SUPERVISORY AUTHORITIES AND PUBLIC AUTHORITIES

The Bank is required by the applicable regulations to communicate some Data (information or documents about its customers, its beneficial owners, its accounts and the transactions that has made) to supervisory authorities and public authorities, such as:

- public authorities, market authorities, national and international regulators, supervisory authorities, tax authorities or other foreign, European or international counterpart authorities;
- any judicial or administrative authority generally speaking;
- The Bank may, for example, be required, pursuant to foreign laws (especially US law), to communicate, upon the request of the local authorities (supervisory authorities, such as the Commodity Futures Trading Commission or the Securities & Exchange Commission), all of the details relating to the transactions within their competence, including the name of the relevant customers and/or their Tax Identification Number (for the United States). We shall always ensure that we limit the transmission of your Data and only do so if and providing that the Bank is required to transmit them.

B. SUBCONTRACTORS AND SPECIALIST THIRD PARTIES

The Bank may decide to communicate your Data to third party entities in cases where the Bank decides to subcontract certain services to specialist third parties or if a legitimate interest justifies this.

The communication of your Data within this framework always takes place within the limits that are strictly necessary for the provision of these subcontracted services. We also pay particular attention to the choice of these specialist third parties. Thus, the Bank always ensures that it secures security and confidentiality commitments from its subcontractors when they process your Data by ensuring that access to your Data is limited and that they are protected by appropriate technical and organisational measures. The Bank shall also check that the processing is done in conformity with the instructions communicated by it to its subcontractor.

Based on the foregoing, the Bank currently shares your Data for purposes that include the following:

- organisation of advertising and direct marketing campaigns;
- management of disputes by law firms or bailiffs;
- creation and maintenance of the Bank's IT tools and applications;
- marketing of its activities;
- organisation of events;
- management of customer communication;
- regulatory reporting.
- settlement of financial transactions.

By way of an indication, the Bank makes available a non-exhaustive list of its partners:

- Swift: for the exchange of messages within the framework of secure financial transactions;
- the depository and sub-depositaries of financial instruments and products;
- Euroclear and CEC: within the framework of their payment and share transaction clearance and settlement activities.

C. DEGROOF PETERCAM AS A SUBCONTRACTOR

This charter only relates to the activities of the Bank in its capacity as the data controller.

Even though this charter only relates to the activities of the Bank in its capacity as the data controller, we also draw your attention to the fact that the Bank is also a subcontractor for third parties within the framework of some of its relations with commercial partners. Consequently, and within the framework of these contractual relations, the Bank may also have to communicate some of your Data, including in its capacity as:

- a broker for an insurance company;
- a banking services broker;
- an investment services broker;
- a broker for a company that issues investment products.

6.3 Data transfer outside the European Economic Area (EEA)

As a result of our activities, the Bank may have to communicate Data outside the EEA.

To this end, the Bank shall only communicate Data to countries that do not guarantee an adequate level of protection in the cases stipulated in the General Data Protection Regulation (GDPR). The Bank shall therefore take all adequate steps to guarantee that your Data are duly protected in the country of destination by ensuring, for example, that the protection of personal Data is guaranteed by suitable contractual provisions or by any other means that provides an adequate level of security.



7. For how long will your Data be retained?

Degroof Petercam shall retain your Data for the time needed to meet the purposes for which your Data were collected. In this respect, we are committed not to retain your Data for longer than is necessary to meet the purposes for which they were collected. To this end, the Bank shall make a distinction between a retention period and a filing period:

- the retention period is the maximum Data processing period for a specific purpose. The duration of the retention period varies from case to case. Here are a few examples:
 - the retention of video surveillance images is usually one month unless they can be used, for example, to help identify an infringement or disturbances, or to prove damage or to identify the perpetrators of an infringement, etc.
 - the retention of Data relating to a prospective customer is five years apart from in the case of an intervening contact with the latter, which would cause a new period of five years to start as of the day of the last contact;
 - the duration of the retention of your Data as a customer is usually the same as the duration of your relationship with the Bank.

- The filing period relates to the period of retention of the Data and is designed to allow the Bank to meet its legal and tax obligations, retain Data for proof, conduct internal checks or cater for information requests from competent authorities. The duration of the filing period varies from case to case. Here are a few examples:
 - Data relating to an account is usually retained for ten years after it has been closed;
 - Data relating to the recording of telephone conversations during which the customer gives instructions to the Bank relating to the performance of a contract are retained for seven years as of 1 January of the year following the end of said contract.

Once these periods have expired, your Data shall be deleted or anonymised. Anonymisation is an irreversible process that entails transforming personal data in such a way that the latter can no longer be used to identify a person after processing

8. Data security

Degroof Petercam shall take the necessary steps, including of an organisational and technical nature, to ensure the confidentiality, integrity, availability and robustness of the Data, the processing systems and services under its control and the security of their treatment pursuant to the legal requirements.

Our staff shall only access your Data if it is relevant to the performance of their missions. Our employees are thus bound by strict professional secrecy and must respect the confidentiality of your Data. Our offices, as well as access to our servers and networks, are tightly protected and we take great care when choosing our commercial suppliers and partners in order to ensure that any transfer or processing of Data by them is fully secure.

The Bank also establishes technical protection measures in order to offer an ever-higher level of security for your Data. These measures may entail the encryption of your Data and the installation of firewalls or anti-viruses.

You can help us to secure your Data by following this advice:

- always perform updates on your browser or your mobile applications;
- never switch off the security features on your devices;
- make sure that a firewall is installed on your devices in order to continuously monitor the incoming and outgoing information flows;
- install a good anti-virus programme and make sure it is kept updated;
- secure your Wi-Fi connection;
- do not choose overly simple passwords (such as 111111 or 12345), or overly common passwords (such as 'password') or which refer to personal information (date of birth, etc.);
- do not communicate your confidential passwords to third parties (including members of your family or your friends) and never let third parties use them;
- report any potential fraud or misuse to your Bank.

9. What are your rights?

You enjoy the following rights in respect of the processing of your Data.

9.1 Right to access and receive your Data

You can consult your Data and ask us for the following information: whether we are processing your Data or not; the purposes for which your Data are being processed; the various categories of Data that are processed; the recipients to whom they are communicated and how we obtained your Data. This right can be exercised subject to the Data already being available via other channels and subject to the observance of third party rights.

This right thus gives you the possibility to ask the Bank to provide you with the Data that it holds pertaining to you in a structured format that is accessible and machine-readable when the processing is automated.

9.2 Right to rectify your Data

You can also ask us to rectify your Data when you see that they are incomplete or contain errors.

In order to keep your Data fully up-to-date and to provide you with a quality service, please notify us of any change (a change of address, renewal of your identity card, for example).

9.3 Right to delete your Data

You can ask the Bank to delete your Data or render them unusable depending on the reasonable technical means at its disposal.

Nonetheless, the Bank may refuse to perform this operation when it needs to continue to process your Data on compelling grounds, including when they are required by the Bank in order to meet its legal obligations, for evidential purposes in order to keep a copy of the transaction history or in order to perform its contractual obligations.

9.4 Right to object to the processing of your Data

You have the right to object to the processing of your Data by the Bank when this processing is based on a legitimate interest of the Bank. The Bank may, however, refuse this request on compelling grounds, particularly if the processing of the Data is needed, for example, for the purpose of preventing fraud. We also draw your attention to the fact that your objection to the processing of your Data for purposes other than direct marketing may lead to the Bank terminating its contractual relationship with you or refusing to perform an operation.

9.5 Right to withdraw your consent

It is possible, at any time, to withdraw the consent given to the Bank to process your Data. However, unless you terminate the contract between you and Degroof Petercam, the Bank may, after balancing your interests and its own interests, continue to process some of your Data.

You may submit your request via the different communication channels placed at your disposal by the Bank. You may also change your mind via these same means of communication.

Notwithstanding the foregoing, the exercise of your right of objection does not preclude Degroof Petercam from contacting you for reasons other than those stipulated above and, more precisely, in relation to a legal obligation or in order to perform a contract.

9.6 Right to Data portability

When we process your Data with your consent or within the framework of a contract, you have the right to request that your Data be transmitted directly to another data controller when this is technically feasible for the Bank.

9.7 Right to limit the processing of your Data

You have the right to ask for the processing of your Data to be limited in certain specific cases.

9.8 Right to object to communications for advertising purposes (direct marketing)

You may object, at no cost and on request, to the processing of your Data for direct marketing purposes.

When you exercise this right, the Bank shall cease to canvass business by sending advertisements to your email or postal address or to your telephone depending on your request. Your request shall be processed as quickly as possible.



10. How can you send us a request relating to the Privacy Charter?

10.1 Do you have a question?

If you have any questions about this Privacy Charter, you can contact our data protection officer ("DPO") by post (Banque Degroof Petercam, rue de l'Industrie 44, 1040 Brussels) or by email: dataprivacy@degroofpetercam.com.

10.2 General request

Any request relating to the exercise of your rights can be submitted to the Bank in writing at any time and at no cost.

You merely need to send us a signed, dated and clearly and precisely formulated request. We require you to attach a copy of your identity card in order to ensure that your rights are not being exercised by a person other than yourself. We reserve the right to contact you directly in order to verify the authenticity of this request.

You can make this request:

- Either by post addressed to the customer service TO BE COMPLETED;
- Or by email to the address TO BE COMPLETED;

10.3 Request relating to direct marketing activities

You may submit your request via the different means of communication placed at your disposal by the Bank. You may also change your mind via these same means of communication:

- By clicking on the "unsubscribe" link in one of the emails or e-newsletters sent by the Bank;
- By contacting TO BE COMPLETED;
- By post, accompanied by a copy of your identity card, to be sent to TO BE COMPLETED;
- By email, accompanied by a copy of your identity card, to be sent to TO BE COMPLETED

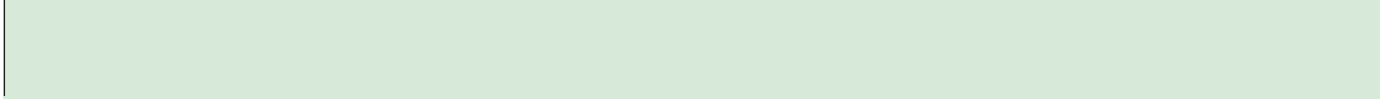
10.4 Right of complaint

In the event of a dispute relating to the processing of your Data, you can write to the Bank at the following address:

Banque Degroof Petercam S.A.
Operational Risk Management
Rue de l'Industrie 44
1040 Brussels
Email address: claims@degroofpetercam.com

You may submit a complaint to the Data Protection Authority

- by post:
rue de la Presse 35, 1000 Brussels,
- by email to commission@privacycommission.be
- by telephone: +32 2 274 48 00.



Banque Degroof Petercam Luxembourg S.A.

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