

# INFORMATION NOTICE ON THE PROTECTION OF PERSONAL DATA

---

## Introduction

**The protection of your personal data is at the heart of our concerns.**

Gambit Financial Solutions SA, headquartered at rue de Mulhouse 36, 4020 Liège and registered with the Crossroads Bank for Enterprises under number [0890.021.619](#) ("We"), as data controller, is responsible for collecting and processing your personal data in the context of its activities.

The purpose of this notice is to explain how we process your personal data and how you can control and manage it.

### 1. ARE YOU CONCERNED BY THIS NOTICE?

This notice applies to you if, in the course of your professional activity, you are:

- The legal representative or authorized person of a corporate customer or partner;
- The employee of a corporate customer or partner (e.g. designated contact);
- A beneficial owner;
- A shareholder, director or unitholder;
- An employee of a company to which we wish to present our products and services;
- A person interested in our products or services on behalf of his or her company when you provide us with your personal data (on our sites and applications, or at events) so that we can contact you.

This notice applies to you as an individual if you are:

- A person wishing to receive documentation for their own account.

This notice was given to you when you contacted us or when you signed the contract binding us to your company or employer. It may also have been brought to your attention when you visited our public website or one of our external communication platforms. It is you, therefore, whom we address first and foremost, and whom we hereby inform of the use we are going to make of your personal data. When you provide us with the personal data of other individuals (employees, managers, etc.) who are involved in a professional capacity in the relationship we have with your company, do not forget to inform them of the communication of their data and to invite them to read this notice. We will take care to do the same whenever we can (i.e. when we have the persons' contact details).

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

You have rights that allow you to exercise meaningful control over your personal data and how we process it.

If you wish to exercise the rights described below, please send us a request to the email address [compliance@gambit-finance.com](mailto:compliance@gambit-finance.com) with a scan/copy of your ID where required.

If you have any questions about the use of your personal data under this notice, please contact our Data Protection Officer at [compliance@gambit-finance.com](mailto:compliance@gambit-finance.com).

#### 2.1. You may 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 to which your request relates as well as information relating to its processing.

#### 2.2. You may request rectification of your personal data

If you consider that your personal data is inaccurate or incomplete, you may request that it be modified or completed. In some cases, you may be asked to provide supporting documentation.

### **2.3. You may request the deletion of your personal data**

If you wish, you may request the deletion of your personal data within the limits authorized by law.

### **2.4. You may object to the processing of your personal data based on legitimate interest**

If you do not agree with processing based on legitimate interest, you may object to it, for reasons relating to your particular situation, by telling us precisely what processing is involved and why. We will no longer process your personal data unless there are compelling legitimate grounds for doing so or the data is necessary for the establishment, exercise or defense of legal claims.

### **2.5. You have the right to 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 may suspend the use of your personal data**

If you dispute the accuracy of the data we use or object to your data being processed, we will verify or investigate your request. While your request is being examined, you may ask us to suspend the use of your data.

### **2.7. You have rights against automated decisions**

As a matter of principle, you have the right not to be subject to a fully automated decision based on profiling or otherwise that has legal effect or significantly affects you. We may, however, automate this type of decision if it is necessary for the conclusion/fulfillment of a contract with us, authorized by regulation or if you have given your consent.

In any event, you have the right to contest the decision, express your point of view and request the intervention of a human being to review the decision.

### **2.8. You may withdraw your consent**

If you have given your consent to the processing of your personal data, you may withdraw this consent at any time.

### **2.9. You may request the portability of part of your personal data**

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

### **2.10. How can I make a complaint to the DPA?**

In addition to the rights mentioned above, you can lodge a complaint with the competent supervisory authority, which is usually the one in your place of residence. In Belgium, this is the Data Protection Authority.

## **3. WHY AND ON WHAT LEGAL BASIS DO WE USE YOUR PERSONAL DATA?**

The purpose of this section is to explain why we process your personal data and on what legal basis we do so.

### **3.1. Your personal data is processed to comply with our various legal obligations**

Your personal data is processed where necessary to enable us to comply with the regulations to which we are subject.

#### **3.1.1. We use your personal data to:**

- manage and report risks (of a financial, legal, compliance or reputational nature, etc.) that we may face in the course of our business;
- contribute to the fight against tax fraud and meet our notification and tax audit obligations;
- record transactions for accounting purposes.

#### **3.1.2. We also process your personal data to combat money laundering and the financing of terrorism.**

We are part of a banking group that must have a robust anti-money laundering and combating the financing of terrorism (AML/CFT) system in place at entity level, managed centrally, as well as a system for applying local, European and international sanctions.

In this context, we are joint data processors with BNP Paribas SA, the parent company of the BNP Paribas Group (the term "we" in this section also includes BNP Paribas SA).

The processing operations implemented to meet these legal obligations are detailed in the appendix.

**3.2. Your personal data is processed to perform a contract to which your company is a party or pre-contractual measures taken at its request.**

Your personal data is processed when necessary for the conclusion or performance of a contract for:

- referencing partners;
- accounting, invoicing, payment of fees and taxes, and follow-up of payments in order to comply with our internal procedures and carry out operations relating to the management of contracts with customers and other counterparties;
- monitoring customer and prospect relations (meetings and calls, e-mail exchanges, etc.), answering questions, sales, etc.

**3.3. Your personal data is processed to meet our legitimate interest or that of a third party**

Where we base a processing operation on legitimate interest, we operate a balancing act between that interest and 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 operation, please contact us using the contact details provided in section 2 "HOW CAN YOU CONTROL THE PROCESSING WE DO ON YOUR PERSONAL DATA?" above.

**3.3.1 In the course of our business we use your personal data to:**

- selecting people in companies likely to be interested in our products;
- monitoring prospect relations (meetings and calls, e-mail exchanges, etc.), answering questions, sales, etc.;
- ensuring the physical security of our buildings, including video protection and managing the authorization of our partners' personnel to access certain buildings (access badges, security, etc.);
- improve the efficiency of our operational processes and customer services (e.g. tracking your requests and improving your satisfaction on the basis of data collected during our interactions);
- conduct opinion and customer satisfaction surveys;
- participate in offers using your personal data for referencing purposes.

**3.3.2. We use your personal data to send you commercial offers by e-mail, paper mail and telephone**

We send you mailings (in connection with your profession when you are acting within the scope of your duties as an employee of our customers or partners) for marketing purposes and the provision of information, and we use your personal data for campaign analyses on customer/prospect engagement.

If you work for a customer/partner, and unless you object, we may send you these offers by electronic means for our products and services if they are similar to those already subscribed to.

We ensure that these commercial offers relate to products or services that are relevant to your company's needs and complementary to those already subscribed to, in order to ensure a fair balance between our respective interests.

Unless you object, we may also send you offers concerning our products and services by telephone or post.

**3.4. Your personal data is processed with your consent**

For certain personal data processing operations, we will provide you with specific information and ask for your consent. We remind you that you can withdraw your consent at any time.

**4. WHAT TYPES OF PERSONAL DATA DO WE COLLECT?**

We collect and use your personal data, i.e. any information that identifies you or allows you to be identified.

Depending in particular on the type of product or service we provide and the exchanges we have with you, we collect different types of personal data about you, including:

- **Identification data:** e.g. full name, gender, company position, professional photo;
- **(Professional) contact information:** e-mail address, telephone number;
- **Data collected as part of our interactions with you:** your comments, suggestions, needs collected during our exchanges with you online during telephone communications (conversation), e-mail discussion, chat, chatbot, exchanges on our pages on social networks and your claims/complaints;
- **Data from the video protection system** (including video surveillance cameras if you visit our premises);
- **Data concerning your devices** (cell phone, computer, tablet, etc.): IP address, technical characteristics and unique identification data;
- **Connection identifiers or personalized security devices used to connect you to the BNP Paribas website and applications.**

## 5. FROM WHOM DO WE COLLECT PERSONAL DATA?

We collect personal data directly from you, your company or your employer, however we may also collect personal data from other sources.

We sometimes collect data from public sources:

- websites/social network pages of legal entities or business customers containing information that you have made public (for example, your own website or social network page);
- public information such as that published in the press.

We also collect personal data from third parties:

- other BNP Paribas Group entities;
- our customers (companies);
- our business partners.

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

### a. With BNP Paribas Group entities

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

- comply with our various legal and regulatory obligations described above.
- meet our legitimate interests, which are:
  - o receive services from other entities of the BNP Paribas Group in order to enable us to provide you and/or the company for which you work with services and products or to perform our contractual obligations.

### b. With recipients outside the BNP Paribas Group and subcontractors

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

- subcontractors who perform services on our behalf, for example IT services, printing services, telecommunications, debt collection, consultancy, distribution and marketing;
- local or foreign financial, tax, administrative, criminal or judicial authorities, arbitrators or mediators, public authorities or establishments or institutions (such as the Banque de France, the Caisse des Dépôts et des Consignations), to whom we or any member of the BNP Paribas Group are required to disclose data:
  - o at their request;
  - o in connection with our defense, an action or proceeding;
  - o in order to comply with a regulation or recommendation issued by a competent authority with respect to us or any member of the BNP Paribas Group;
- certain regulated professions such as lawyers, notaries, or statutory auditors when specific circumstances so require (litigation, audit, etc.) as well as to our insurers or any current or potential purchaser of the companies or activities of the BNP Paribas Group.

## 7. INTERNATIONAL TRANSFERS OF PERSONAL DATA

In the case of international transfers from the European Economic Area (EEA) to a non-EEA country, the transfer of your personal data may take place on the basis of a decision issued by the European Commission, where it has recognized that the country to which your data will be transferred ensures an adequate level of protection. In the event of your data being transferred to a country whose level of data protection has not been recognized as adequate by the European Commission, we will either rely on a derogation applicable to the specific situation (for example, if the transfer is necessary to perform a contract concluded with you, such as notably when executing an international payment) or we will take one of the following measures 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 data protection measures, or to receive details of where they can be accessed, please contact us. you can send us a written request to [compliance@gambit-finance.com](mailto:compliance@gambit-finance.com).

#### **8. HOW LONG DO WE KEEP YOUR PERSONAL DATA?**

We retain your personal data for as long as is necessary to comply with applicable laws and regulations, or for as long as is necessary for our operational requirements, such as bookkeeping, effective customer relationship management, or to enforce legal rights.

#### **9. HOW TO FOLLOW THE EVOLUTION OF THIS PRIVACY POLICY?**

In a world of constantly evolving technologies, we regularly review this Notice and update it as necessary.

We invite you to consult the latest version of this document online, and we will inform you of any significant changes via our website or our usual communication channels.

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

We are part of a banking group that must have a robust anti-money laundering and countering the financing of terrorism (AML/CFT) system at entity level, managed centrally, an anti-corruption system, and a system for complying with international sanctions (this refers to all economic or trade sanctions, including all laws, regulations, restrictive measures, embargoes or asset freezes, decreed, governed, imposed or implemented by the French Republic, the European Union, the US Department of the Treasury's Office of Foreign Asset Control, and any competent authority in the territory where we are established).

In this context, we are joint data controllers with BNP Paribas SA, the parent company of the BNP Paribas Group (the term "we" used in this section therefore also includes BNP Paribas SA).

For AML/CFT purposes and to comply with international Sanctions, we implement the processing operations listed below to meet our legal obligations:

- A Know Your Customer (KYC) system reasonably designed to identify, update and confirm the identity of our customers, including their beneficial owners and agents where applicable;
- Enhanced identification and verification measures for high-risk customers, Politically Exposed Persons (PEPs) (PEPs are persons designated by regulations who, by virtue of their functions or position (political, jurisdictional or administrative) are more exposed to these risks) and high-risk situations;
- Written policies and procedures, as well as controls reasonably designed to ensure that the Bank does not enter into - or maintain - relationships with shell banks;
- A policy, based on its assessment of risk and economic conditions, of not generally executing or engaging in any business activity or relationship, regardless of currency:
  - on behalf of, or for the benefit of, any person, entity or organization subject to Sanctions by the French Republic, the European Union, the United States, the United Nations, or, in certain cases, other local sanctions in the territories in which the Group operates;
  - directly or indirectly involving territories under sanctions, including Crimea/Sebastopol, Cuba, Iran, North Korea or Syria;
  - involving financial institutions or territories that could be linked to, or controlled by, terrorist organizations, recognized as such by the competent authorities in France, the European Union, the United States or the UN.
- Screening of our customer base and transactions, reasonably designed to ensure compliance with applicable laws;
- Systems and processes to detect suspicious transactions, and to report suspicious transactions to the relevant authorities;
- A compliance program reasonably designed to prevent and detect corruption and influence peddling in accordance with the "Sapin II" law, the U.S FCPA, and the UK Bribery Act.

In this context, we use:

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

We carry out these checks when you first enter into a relationship with us, but also throughout the relationship we maintain with you, on yourself as well as 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 kept in order to identify you and adapt our control if you again enter into a relationship with a BNP Paribas Group entity, or within the framework 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 is exchanged with countries outside the European Economic Area that do not offer an adequate level of protection, the transfers are governed by the European Commission's standard contractual clauses. When additional data is collected and exchanged to comply with the regulations of non-EU countries, such processing is necessary to enable the BNP Paribas Group and its entities to comply with their legal obligations and to avoid local sanctions, which constitutes our legitimate interest.