

# Website Data protection policy

Crédit Agricole Leasing & Factoring Sucursal in Portugal attaches great importance to the protection of personal data and privacy. As such, we have updated our personal data protection policy, which we invite you to consult.

This personal data protection policy sets out how user data are processed and protected within this site.

Users of this site may submit their personal data to Crédit Agricole Leasing & Factoring Sucursal in Portugal, the site editor, using the various collection materials, tools and services listed below available on the site:

- Free-entry messaging area for requesting information or management actions,
- Technical cookies.

Personal data collected may be processed, whether automated or not, in accordance with the General Data Protection Regulation (GDPR) of the European Parliament and of the Council of 27 April 2016 (reference EU2016/679) on the protection of individuals with regard to the processing of personal data and the free movement of such data and under the conditions attached to each collection medium or service, as described in the [General Conditions of Use of the site](#) and this personal data protection policy.

## Data controller

Personal data collected through the various data collection services or media on this site are collected by Crédit Agricole Leasing & Factoring Sucursal in Portugal, the site editor and acting as data controller within the meaning of the GDPR, except where it is expressly stated on the data collection medium that the data controller is a third party. In this case, in accordance with the law, the data controller will specify the characteristics of the treatment that he/she implements under his/her sole responsibility.

## Use and data collection

Users may submit personal data to Crédit Agricole Leasing & Factoring Sucursal in Portugal, the site's editor, in connection with the use of the site and its services, by entering the free-input messaging fields on the Site.

## Treatment purposes

The data thus collected may be processed, whether automated or not, within the meaning of the GDPR, in order to answer requests expressed through the forms, tools and services provided, comply with our legal and regulatory obligations, fulfil a contractual or pre-contractual obligation on your request, satisfy the continued legitimate interest of the site editor to provide you with visibility on your funding file and answer your requests for information or management actions, respecting your fundamental rights and freedoms.

In addition, the technical cookies present on the site are intended to enable the site to work properly.

## Professional secrecy

The data collected are protected by the obligation of professional secrecy to which Crédit Agricole Leasing & Factoring Sucursal in Portugal is subject, pursuant to Portuguese law.

However, in order to achieve the objectives listed above, Crédit Agricole Leasing & Factoring Sucursal in Portugal may be required to communicate these data to any **Crédit Agricole\***, or in the event of pooling of resources or combinations of companies and to subcontractors involved in the offering of financial products within the limits necessary for the fulfilment of the objectives described.

By way of exception, such personal data may be disclosed and archived in order to comply with legal or regulatory obligations and to answer requests from the legally authorized administrative or judicial authorities. As such, the user of the site expressly authorizes Crédit Agricole Leasing & Factoring Sucursal in Portugal to share his personal data and their possible updates.

## Data retention period

The data collected shall be retained and processed for the duration necessary for the purpose pursued and for the maximum duration mentioned in this personal data protection policy:

- 13 months for connection data (IP address, logs, etc.) recorded using technical cookies,
- 5 years after the end of the contract regarding requests for information and management actions.

## Procedures for exercising your rights

When using the site and its services, you have rights to personal data about you. These rights are as follows:

- Right to access, correct and erase data (inaccurate, incomplete, ambiguous or outdated);
- Right to object to the processing of your data for reasons relating to your particular situation and to object at any time in the context of electronic commercial prospecting;
- Right to limit the processing of your data under the conditions laid down in the regulations;
- Right to data portability;
- Right to withdraw your consent at any time, if the latter is the legal basis for the treatment, without prejudice to the lawfulness of the treatment based on consent prior to withdrawal.
- Right to define the fate of your post-mortem data,
- Right to file a complaint with a supervisory authority.

It should be noted that the exercise of some of these rights may lead, on a case-by-case basis for Crédit Agricole Leasing & Factoring Sucursal in Portugal, to the inability to provide the expected product or service.

You can exercise these rights and contact the Data Protection Officer by writing a simple letter to the Data Protection Officer - Crédit Agricole Leasing & Factoring Sucursal in Portugal, editor of the site, whose address is as follows:

- Mailing address : Crédit Agricole Leasing & Factoring Portugal – Data Protection Officer - Avenida Duque d’Avila n° 141, 3<sup>rd</sup> floor, 1050-081 LISBOA, Portugal
- E-mail : DPO-calf@ca-lf.com

In the event of a dispute, you may also file a complaint with the Comissão Nacional de Protecção de Dados in Portugal (CNPd), whose website is available at the following address: [www.cnpd.pt](http://www.cnpd.pt).

## Data recipient

Personal data collected in connection with the use of the site and its services may be communicated to:

- any Crédit Agricole Group entity for the purpose of prospecting for business or in the event of pooling or grouping of companies
- our subcontractors only for subcontracting purposes
- to our partners to enable you to benefit from these partnerships

Due to the international dimension of the Crédit Agricole Group and the measures taken to ensure the use of IT tools, the security of IT networks and transactions, or in the context of pooling of resources, IT maintenance operations or operations management, the processing of collected data may involve transfers of personal data to countries not members of the European Economic Union, including legislation on data protection of personal data different from that of the European Union.

In this case, a precise and demanding framework, in line with the models adopted by the European Commission, as well as appropriate security measures, shall ensure the protection of transferred personal data.

## Cookies

During the consultation of our website, information about your browsing may be saved in "Cookies" files installed on your terminal (computer, tablet, smartphone, etc.).

The information below allows you to better understand how cookies work and how to use the current tools to configure them.

### What is a cookie?

Cookies are commonly used on the Internet. A cookie is a small text file containing information, which is stored on the hard disk of your terminal (e.g.: computer, tablet, or mobile phone) when viewing a website using your browser software. It is transmitted by the server of a website to your browser. The cookie file enables its issuer to identify the terminal in which it is stored during the period of validity or registration of the relevant cookie. A cookie cannot be used to report to a natural person.

### Why do we use cookies?

Crédit Agricole Leasing & Factoring Sucursal in Portugal, the site's editor, uses a category of cookies, the purposes of which are described below. Some technical cookies (in particular session cookies) are essential for the proper functioning of the website. Their removal may lead to difficulties in navigation and the inability to subscribe online to our offers.

## Technical cookies

Technical cookies are cookies strictly necessary for the operation of the site. These include access to reserved and personal spaces, using personal identifiers (session ID cookies), implementation of security measures (e.g. when required to re-connect to a content or service after a certain period of time), enabling or facilitating communication for the provision of an electronic service expressly requested by the Internet user. These cookies are deleted as soon as you close your browser session.

These cookies are issued and deposited by Crédit Agricole Leasing & Factoring Sucursal in Portugal. They have a very short lifespan, for the majority, the time of the session, and a maximum of one year.

## More information on cookies

For more information on cookies, please visit the CNPD website at [www.cnpd.pt](http://www.cnpd.pt).

## Security

Crédit Agricole Leasing & Factoring Sucursal in Portugal is committed to preserving the quality and integrity of your personal data. The technologies and security policies applied help protect your personal data from unauthorized access and misuse. The various people who have access to the data are required to respect the privacy of the users of this site and the confidentiality of their data.

It is reminded that the confidentiality of correspondence, the confidentiality and the integrity of the information transmitted are not guaranteed on the Internet network and that it is up to each user, in particular, to take all appropriate measures to protect his or her own data and/or software from possible viruses that may be transmitted during a connection despite all the vigilance of the administrators of the Site on the Internet, with Crédit Agricole Leasing & Factoring Sucursal in Portugal disregarding any liability whatsoever in this respect.

Crédit Agricole Leasing & Factoring Sucursal in Portugal will never ask users of the Site to log in to their online bank or provide them with confidential data (including credit card number and code) by e-mail.

\* Crédit Agricole Group: means the combination (1) of Crédit Agricole S.A., (2) of the Regional Banks of Crédit Agricole, (3) of the companies and groupings in which one and/or the other of the aforementioned companies owns, together or separately, directly or indirectly, a participation or in which one or more other companies and groupings exercise dominant influence there or appoint the administrative or management body(s) (e.g. EIG without capital) and (4) of the Fédération Nationale de Crédit Agricole. In terms of participation, control of companies and dominant influence, all companies fulfilling the criteria referred to in Articles L shall be defined under this Article. 233-1 à L. 233-3 and L. 233-16 of the French Commercial Code.