

DATA PROTECTION NOTICE

Last updated 2025-08-15

Preliminary section: Main amendments

As a trusted companion, the protection of your personal data is important to the BNP Paribas Group. We have enhanced our Privacy Notice by being more transparent on the following information on:

- processing activities relating to commercial prospection
- processing activities relating to anti-money laundering and countering the financing of terrorism, and international sanctions (freezing of assets)

Introduction

We take the protection of your personal data very seriously; accordingly, the BNP Paribas Group has adopted strong principles in its Personal Data Protection Charter available at [BNP Paribas - Personal Data Privacy Charter \(group.bnpparibas\)](https://group.bnpparibas).

Arval ("We"), as a controller, is responsible for collecting and processing your personal data in relation to its activities.

Our business is to provide an extensive offer of vehicles leasing and mobility solutions to our customers (individuals, entrepreneurs, small and medium-sized enterprises and large companies).

As a member of an integrated banking-insurance Group in collaboration with the various entities of the BNP Paribas Group, we provide our customers with a complete range of banking, insurance and leasing products and services.

The purpose of this Privacy Notice is to explain how we process your personal data and how you can control and manage them.

1. ARE YOU SUBJECT TO THIS NOTICE?

This Privacy Notice applies to you if you are ("You"):

- one of our customers or in a contractual relationship with us;
- a member of our customer family. Indeed, our customers may occasionally share with us information about their family when it is necessary to provide them with a product or service or to get to know them better;
- a person interested in our products or services when you provide us with your personal data (in an agency, on our websites and applications, during events or sponsorship operations) so that we can contact you.
- an employee of our corporate customers.

When you provide us with personal data related to other people, please make sure that you inform them about the disclosure of their personal data and invite them to read this Privacy Notice. We will ensure that we will do the same whenever possible (e.g., when we have the person's contact details).

If you are a supplier or partner of an Arval entity based in the European Economic Area / UK Switzerland, please visit the Data Protection Notice on <https://group.bnpparibas/en/you-are/supplier>.

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

You have rights which allow you to exercise real control over your personal data and how we process them.

If you wish to exercise the rights listed below, please submit a request by mailing a letter to the following address Lyskær 1, 1. tv., 2730 Heor on our website www.arval.dk with a scan/copy of your identity card where required.

If you have any questions relating to our use of your personal data under this Privacy Notice, please contact our Data Protection Officer at the following address privacy@arval.dk.

2.1. You can 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 you requested as well as information relating to their processing.

Your right of access may be limited in the cases foreseen by laws and regulations. This is the case with the regulation relating to anti-money laundering and countering the financing of terrorism, which prohibits us from giving you direct access to your personal data processed for this purpose. In this case, you must exercise your right of access with Datatilsynet which will request the data from us.

2.2. You can ask for the correction of your personal data

Where you consider that your personal data are inaccurate or incomplete, you can request that such personal data be modified or completed accordingly. In some cases, supporting documentation may be required.

2.3. You can request the deletion of your personal data

If you wish, you may request the deletion of your personal data, to the extent permitted by law.

2.4. You can object to the processing of your personal data based on legitimate interests

If you do not agree with a processing activity based on a legitimate interest, you can object to it, on grounds relating to your particular situation, by informing us precisely of the processing activity involved and the reasons for the objection. We will cease processing your personal data unless there are compelling legitimate grounds for doing so or it is necessary for the establishment, exercise or defence of legal claims.

2.5. You can 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 can suspend the use of your personal data

If you question the accuracy of the personal data we use or object to the processing of your personal data, we will verify or review your request. You may request that we suspend the use of your personal data while we review your request.

2.7. You have rights against an automated decision

As a matter of principle, you have the right not to be subject to a decision based solely on automated processing based on profiling or otherwise that has a legal effect or significantly affects you. However, we may automate such a decision if it is necessary for the entering into or performance of a contract with us, authorised by regulation or if you have given your consent.

In any event, you have the right to challenge the decision, express your views and request the intervention of a competent person to review the decision.

2.8. You can withdraw your consent

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

2.9. You can request the portability of part of your personal data

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

2.10. How to file a complaint with Datatilsynet

In addition to the rights mentioned above, you may lodge a complaint with the competent supervisory authority, Datatilsynet.

3. WHY AND ON WHICH LEGAL BASIS DO WE USE YOUR PERSONAL DATA?

In this section we explain why we process your personal data and the legal basis for doing so. The purpose of this section is to explain why we process your personal data and what legal basis we rely on to justify it.

3.1. Your personal data are processed to comply with our various regulatory obligations

Your personal data are processed where necessary to enable us to comply with the regulations to which we are subject, including banking and financial regulations.

3.1.1. We use your personal data to:

- manage and report risks (financial, credit, legal, compliance or reputational risks etc.) that the BNP Paribas Group could incur in the context of its activities;
- assist the fight against tax fraud and fulfil tax control and notification obligations;
- record transactions for accounting purposes;
- prevent, detect and report risks related to Corporate Social Responsibility and sustainable development;
- detect and prevent bribery;
- comply with the provisions applicable to trust service providers issuing electronic signature certificates;
- exchange and report different operations, transactions or orders or reply to an official request from a duly authorized local or foreign financial, tax, administrative, criminal or judicial authorities, arbitrators or mediators, law enforcement, state agencies or public bodies.

3.1.2. We also process your personal data for anti-money laundering and countering of the financing of terrorism purposes

As part of a banking Group, we must have a robust system of anti-money laundering and countering of terrorism financing (AML/TF) in each of our entities managed centrally, as well as a system for applying local, European and international sanctions.

In this context, we are joint controllers 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 activities performed to meet these legal obligations are detailed in Appendix 1.

3.2. Your personal data are processed to perform a contract to which you are a party or pre-contractual measures taken at your request

Your personal data are processed when it is necessary to enter into or perform a contract to:

- define your credit risk score and your reimbursement capacity;
- evaluate (e.g., on the basis of your credit risk score) if we can offer you a product or service and under which conditions (e.g., price);
- provide you with the products and services subscribed to under the applicable contract;
- provide you with products, services, specific installation (such EV charging station) or mobility solutions;
- enter into a contract with you. We may process personal data in order to register you as a new client, enter into a contract and perform it with you;
- handle billing, invoicing and recovery;
- provide you with services related to the preparation, delivery or use and the management of Vehicles:
- configure and quote your Vehicle;
- deliver your Vehicle at the place of your choice, possibly with equipment related to electric Vehicle charging devices in partnership with selected providers;
- for insurance purposes;
- in the context of OEMs recall campaigns in case of defect;
- provide reporting;
- manage road tax;
- manage accidents and claims

- provide consulting services;
- manage maintenance, breakdown, vehicle inspection, claim repair request with respect to the Vehicles;
- manage contracts providing you with a charging infrastructure for electric vehicles, such as:
 - determine your eligibility for our offers;
 - make appointments for the installation and removal of charging infrastructure;
 - provide breakdown assistance
- provide roadside assistance;
- provide a relief vehicle when needed;
- provide you with fuel card (to pay your fuel), mobility cards (to recharge your electric Vehicle) and toll passes (to pay your toll);
- provide you with other mobility solutions subscribed to under the applicable contract;
- raise your awareness of the impact of your driving on the environment or if you want to improve your safety on the road (driver training);
- manage traffic and parking fines and offences related to the use of the Vehicle as part of the “Fines Management” service to the extent legally authorised;
- provide you with an access to our digital platforms. We may process personal data when you use our digital platforms for several purposes (to manage your personal information or data related to Vehicles or to get an access to travel information for example);
- provide access to the Arval premises and assets. We may process personal data when you visit us in our premises in order to maintain appropriate access and security control;
- communicate with you. We may process personal data when you want to contact us, when you request us some information about our company or our services or when the contract needs to be updated;
- manage existing debts (identification of customers with unpaid debts);
- respond to your requests and assist you;
- manage the end of the contract.

3.3. Your personal data are processed to fulfil our legitimate interest or that of a third party

Where we base a processing activity on legitimate interest, we balance that interest against 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 activity, please contact us at privacy@arval.dk.

3.3.1. In the course of our business as a provider of mobility services, we use your personal data to:

3.3.1.1. If you are a private lease customer or prospect:

- manage the risks to which we are exposed:
 - we keep proof of operations or transactions, including in electronic evidence;
 - we monitor your transactions to manage, prevent and detect fraud;
 - we carry out the collection of debts;
 - we handle legal claims and defences in the event of litigation;
 - we develop individual statistical models in order to help define your creditworthiness;
- carry out financial operations such as debt portfolio sales, securitizations, financing or refinancing of the BNP Paribas Group.

3.3.1.2. For all categories of data subjects:

- enhance cyber security, manage our platforms and websites, and ensure business continuity;
- implement information technology solutions;

- maintain information systems in operational conditions;
- use video surveillance to prevent personal injury and damage to people and property;
- enhance the automation and efficiency of our operational processes and customer services (e.g., automatic filling of complaints, tracking of your requests and improvement of your satisfaction based on personal data collected during our interactions with you such as phone recordings, e-mails or chats);
- sell used vehicles;
- conduct statistical studies and develop predictive and descriptive models for:
 - commercial purpose: to identify the products and services that could best meet your needs, to create new offers or identify new trends among our customers, to develop our commercial policy taking into account our customers' preferences
 - safety purpose: to prevent potential incidents and enhance safety management;
 - compliance purpose (e.g., anti-money laundering and countering the financing of terrorism) and risk management;
 - anti-fraud purposes;
- organize contests, lotteries, promotional operations, conduct opinion and customer satisfaction surveys.

3.3.1.3. If you are an employee of our corporate customer:

- provide you with services related to the preparation, delivery or use and the management of Vehicles including:
 - to configure and quote your Vehicle;
 - to deliver your Vehicle at the place of your choice, possibly with equipment related to electric Vehicle charging devices in partnership with selected providers;
 - to assist OEMs recall campaigns in case of defect;
 - to ensure Vehicle repair, maintenance and replacement of tyres;
 - for accident management and insurance purposes;
 - for roadside assistance;
- provide you with a fuel card (to pay your fuel), mobility cards (to provide you with multi mobility solutions) and toll passes (to pay your toll);
- manage contracts for the provision of electric vehicle charging infrastructure, and in particular:
 - determine your eligibility for our offers;
 - make appointments for the installation and removal of charging infrastructure ;
 - provide breakdown assistance.
- raise your awareness of the impact of your driving on the environment or if you want to improve your safety on the road;
- provide driver training (e.g., to improve your knowledge of the environmental impacts of your driving or if you want to improve your safety on the road);
- manage traffic and parking fines and offences related to the use of the Vehicle as part of the "Fines Management" service to the extent legally authorised;
- manage our customers' accounts, manage the contractual relationship with our customers of whom you are an employee or to keep you informed about the development of our mobility products, services and solutions;
- provide fleet management services to our customers in relation with the Vehicles' habits (kilometres travelled, fuel or alternative energy consumption, etc.);

- create customer reports (e.g. in order to provide fleet management services in connection with vehicle usage;
- provide you with an access to our digital platforms. We may process personal data when you use our digital platforms for several purposes (to manage your personal information or data related to Vehicles or to get an access to travel information for example);
- manage resolution of disputes and assist you and answer your requests and complaints;
- provide access to the Arval premises and assets. We may process personal data when you visit us in our premises in order to maintain appropriate access and security control;
- communicate with you. We may process personal data when you want to contact us, when you request us some information about our company or our services or when the contract needs to be updated;
- provide reporting to our customers;
- manage road tax;
- provide consulting services to our customers;
- handle billing and invoicing.
- manage the end of the contract.

3.3.2. We use your personal data to send you commercial offers by electronic means, post and phone

As part of the BNP Paribas Group, we want to be able to offer you access to the full range of products and services that best meet your needs.

Once you are a customer and unless you object, we may send you these offers electronically for our products and services and those of the Group if they are similar to those you have already subscribed to.

We will ensure that these commercial offers relate to products or services that are relevant to your needs and complementary to those you already have to ensure that our respective interests are balanced.

We may also send you, by phone and post, unless you object, offers concerning our products and services as well as those of the Group and our trusted partners.

3.3.3. We analyse your personal data to perform standard profiling to personalize our products and offers

To enhance your experience and satisfaction, we need to determine to which customer group you belong. For this purpose, we build a standard profile from relevant data that we select from the following information:

- what you have directly communicated to us during our interactions with you or when you subscribe to a product or service;
- resulting from your use of our products or services;
- from your use of our various channels: websites and applications (e.g., if you are digitally savvy, if you prefer a customer journey to subscribe to a product, or service with more autonomy (selfcare));

Unless you object, we will perform this customization based on standard profiling. We may go further to better meet your needs, if you consent, by performing a tailor-made customization as described below.

3.4. Your personal data are processed if you have given your consent

For some processing of personal data, we will give you specific information and ask for your consent. Of course, you can withdraw your consent at any time.

In particular, we ask for your consent for:

- tailor-made customization of our offers and products or services based on more sophisticated profiling to anticipate your needs and behaviours;

- any electronic offer for products and services not similar to those you have subscribed to or for products and services from our trusted partners;
- use of your navigation data (cookies) for commercial purposes or to enhance the knowledge of your profile.

You may be asked for further consent to process your personal data where necessary.

4. WHAT TYPES OF PERSONAL DATA DO WE COLLECT?

We collect and use your personal data, meaning any information that identifies or allows one to identify you.

Depending among others on the types of product or service we provide to you and the interactions we have with you, we collect various types of personal data about you:

If you are a private lease customer or prospect, we collect:

- **Identification information:** e.g., full name, gender, place and date of birth, nationality, identity card number, passport number, driving licence number, vehicle registration number, photograph, signature;
- **Contact information:** (private or professional) postal address, e-mail address, phone number;
- **Information relating to your financial and family situation:** e.g., marital status, matrimonial regime, number of children and age, study or employment of children, composition of the household, property you own: apartment or house;
- **Information related to your vehicle rental agreement:** e.g. contract number, vehicle make and model, fuel card number, energy card number, toll pass data (e.g. time and location);
- **Information related to the energy or fuel consumption of the vehicle leased from Arval:** e.g. consumption, costs, time and location of fueling/transactions made with cards, details of total costs to justify the total cost;
- **Information related to your home (regarding charging infrastructure):** type of home, data about your electrical installation, photograph of your electrical installation;
- **Lifestyle:** hobbies and interests, travel, your environment (nomadic, sedentary);
- **Economic, financial and tax information:** e.g., tax ID, tax status, country of residence, salary and other income, value of your assets;
- **Education and employment information:** e.g., level of education, employment, employer's name and remuneration;
- **Banking and financial information related to the products and services you hold:** e.g., bank account details, products and services owned and used (credit, insurance, savings and investments, leasing, home protection), credit card number, money transfers, assets, profile of declared investor, credit history, payment incidents;
- **Transaction data:** transactions including beneficiary's data such as full names, addresses and contact details as well as details of bank transactions, amount, date, time and type of transaction (credit card, transfer, cheque, direct debit);
- **Data relating to your habits and preferences in relation to the use of our products and services;**
- **Data collected from our interactions with you:** e.g., your comments, suggestions, needs collected during our exchanges with you in person in our Agencies (reports) and online during phone communications (conversation), discussion by e-mail, chat, chatbot, exchanges on our social media pages and your latest complaints. Your connection and tracking data such as cookies and tracers for non-advertising or analytical purposes on our websites, online services, applications, social media pages;
- **Data collected from the video protection system (including CCTV) and geolocation:** e.g., showing locations of withdrawals or payments for security reasons, or to identify the location of the nearest branch or service suppliers for you;
- **Data about your devices (mobile phone, computer, tablet, etc.):** IP address, technical specifications and uniquely identifying data;
- **Personalized login credentials or security features used to connect you to the Arval website and apps.**

If you are an employee of our corporate customer/prospect, we collect:

- **Identification information:** e.g., full name, gender, place and date of birth, nationality, identity card number, passport number, driving licence number, vehicle registration number, photograph, signature);
- **Contact information:** (private or professional) postal address, e-mail address, phone number;
- **Information related to your vehicle rental agreement:** e.g. contract number, vehicle make and model, fuel card number, energy card number, toll pass data (e.g. time and location);
- **Information related to the energy or fuel consumption of the vehicle leased from Arval:** e.g. consumption, costs, time and location of fueling/transactions made with cards, details of total costs to justify the total cost;
- **Information related to your home (regarding charging infrastructure):** type of home, data about your electrical installation, photograph of your electrical installation;
- **Lifestyle:** hobbies and interests, travel, your environment (nomadic, sedentary);
- **Data relating to your habits and preferences in relation to the use of our products and services;**
- **Data collected from our interactions with you:** e.g., your comments, suggestions, needs collected during our exchanges with you in person in our Agencies (reports) and online during phone communications (conversation), discussion by e-mail, chat, chatbot, exchanges on our social media pages and your latest complaints. Your connection and tracking data such as cookies and tracers for non-advertising or analytical purposes on our websites, online services, applications, social media pages;
- **Data collected from the video protection system (including CCTV) and geolocation:** e.g., showing locations of withdrawals or payments for security reasons, or to identify the location of the nearest branch or service suppliers for you;
- **Data about your devices (mobile phone, computer, tablet, etc.):** IP address, technical specifications and uniquely identifying data;
- **Personalized login credentials or security features used to connect you to the Arval website and apps.**

Whether you are a private lease customer or an employee of our corporate customer, We may collect sensitive data such as health data, biometric data, or data relating to criminal offences, subject to compliance with the strict conditions set out in data protection regulations.

5. WHO DO WE COLLECT PERSONAL DATA FROM?

We collect personal data directly from you; however, we may also collect personal data from other sources.

We sometimes collect data from public sources:

- publications/databases made available by official authorities or third parties (e.g., the Official Journal of the French Republic, the Trade and Companies Register, databases managed by the supervisory authorities of the financial sector);
- websites/social media pages of legal entities or business clients containing information that you have disclosed (e.g., your own website or social media page);
- public information such as that published in the press.

We also collect personal data from third parties:

- from other BNP Paribas Group entities;
- from our customers (companies or individuals);
- from our business partners (including car manufacturers, car dealers, OEMs, dealerships, automotive distribution groups, energy companies/operators);
- from service providers of payment initiation and account aggregators (service providers of account information);
- from third parties such as credit reference agencies and fraud prevention agencies;
- from data brokers who are responsible for ensuring that they collect relevant information in a lawful manner.

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

a. With BNP Paribas Group's entities

As a member of the BNP Paribas Group, we work closely with the Group's other companies worldwide.

Your personal data may therefore be shared between BNP Paribas Group entities, where necessary, to:

- comply with our various legal and regulatory obligations described above;
- fulfil our legitimate interests which are:
 - to manage, prevent, detect fraud;
 - conduct statistical studies and develop predictive and descriptive models for business, security, compliance, risk management and anti-fraud purposes;
 - enhance the reliability of certain data about you held by other Group entities;
 - offer you access to all the Group's products and services that best meet your needs and wishes;
 - customize the content and prices of products and services;

Our financing and refinancing also constitute a legitimate interest implying your personal data may be shared with entities of the BNP Paribas Group which are providing our refinancing.

For client insured with Greenval Insurance DAC ("Greenval"), your data may be shared with Greenval acting as a controller, for the purposes of Greenval managing insurance claims, policies and premiums. For more information on how Greenval is processing your personal data, please see the Greenval Data Protection Notice here: <https://www.greenval-insurance.com/greenval-data-protection-notice>.

Your personal data may also be shared between Arval Group companies to conduct statistical studies and develop predictive and descriptive models for business, security, compliance, risk management and anti-fraud purposes.

In this context, We and such other Arval Group companies may act as joint controllers by using a joint tool, through which there is shared access to and mutual use of the personal data of customers and drivers.

Requests from data subjects regarding data subject rights may be submitted to either of the joint controllers. The joint controllers inform each other about such requests and support each other in order to address them.

The processing is based on the joint controllers' legitimate interest of improving their products and services by conducting such statistical studies.

b. With recipients outside the BNP Paribas Group and processors

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

- processors which perform services on our behalf (e.g., IT services, logistics, printing services, telecommunication, debt collection, advisory and distribution and marketing);
- banking and commercial partners, independent agents, intermediaries or brokers, financial institutions, counterparties, trade repositories with which we have a relationship if such transmission is required to allow us to provide you with the services and products or execute our contractual obligations or transaction (e.g., banks, correspondent banks, depositaries, custodians, issuers of securities, paying agents, exchange platforms, insurance companies, payment system operators, issuers or payment card intermediaries, mutual guarantee companies or financial guarantee institutions);
- local or foreign financial, tax, administrative, criminal or judicial authorities, arbitrators or mediators, public authorities or institutions (e.g., the *Banque de France*, *Caisse des dépôts et des Consignations*), to which we, or any member of the BNP Paribas Group, are required to disclose pursuant to:
 - their request;
 - our defence, action or proceeding;
 - complying with a regulation or a recommendation issued from a competent authority applying to us or any member of the BNP Paribas Group;
- service providers of third-party payment (information on your bank accounts), for the purposes of providing a payment initiation or account information service if you have consented to the transfer of your personal data to that third party;

- certain regulated professions such as lawyers, notaries, or auditors when needed under specific circumstances (litigation, audit, etc.) as well as to our insurers or to an actual or proposed purchaser of the companies or businesses of the BNP Paribas Group.

7. INTERNATIONAL TRANSFERS OF PERSONAL DATA

In case of international transfers originating from the European Economic Area (EEA) to a non-EEA country, the transfer of your personal data may take place. Where the European Commission has recognised a non-EEA country as providing an adequate level of data protection, your personal data may be transferred on this basis.

For transfers to non-EEA countries where the level of protection has not been recognized as adequate by the European Commission, we will either rely on a derogation applicable to the specific situation (e.g., if the transfer is necessary to perform our contract with you, such as when making an international payment) or implement one of the following safeguards 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 safeguards or details on where they are available, you can send a written request to privacy@arval.dk.

8. HOW LONG DO WE KEEP YOUR PERSONAL DATA?

We will retain your personal data over the period required to comply with applicable laws and regulations or another period with regard to our operational requirements, such as proper account maintenance, facilitating customer relationship management, and responding to legal claims or regulatory requests.

For instance :

- **Manage and report risk, monitor operations and transactions to identify deviation, prevent and detect fraud and fulfil tax control and notification obligations** – 5 years after the end of the internal controls.
- **KYC (Know Your Customer)** - Perform a KYC analysis and check on clients (both companies and physical users) prior to signing a contract and classify them depending on the risk – 5 years after end of the contractual relationship with customer.
- **Credit Risk Processing** to build and monitor a credit risk file for each customer, manage credit risk analysis and decide what to do for credit collection – 3 years after end of the contractual relationship with customer.
- **Invoice / Billing** – Record transactions for accounting purposes and comply with legal obligations regarding financial security – 5 years after the invoice date.
- **Insurance claims** – For vehicle accident management and insurance purposes – 3 years after the event causing the damage.
- **Fines** - Manage traffic and parking fines and offences related to the use of the Vehicle as part of the “Fines Management” service to the extent legally authorized – 3 years after event date.
- **Improve the efficiency of our processes and services in case of complaint** – 3 years after the complaint or the contact in question occurred.
- **Collect all B2C/B2B2C leads and make an offer** - 1 years after last contact date.
- **Provide customers with the products and services subscribed** for services related to the **preparation, delivery or use of vehicles** - 3 years after the event date.
- **Research & Development** in order to conduct statistical studies and develop predictive models – Duration of the R&D project.

9. HOW TO FOLLOW THE EVOLUTION OF THIS PRIVACY NOTICE

In a world where technologies are constantly evolving, we regularly review this Privacy Notice and update it as required.

We invite you to review the latest version of this document online, and we will inform you of any significant amendments through our website or through our standard communication channels.

10. HOW IS MY PRIVACY PROTECTED WHEN I HAVE AN ARVAL CONNECTED MOTOR VEHICLE?

Data may be collected and used by Arval if your vehicle is equipped with a telematics box, whether installed by the vehicle manufacturer and/or by Arval. This section only relates to cars, motorcycles and scooters, thermal or electric, excepting bicycles and scooters.

You will be informed if your vehicle is an Arval connected Motor Vehicle via a sticker in the vehicle. However, this sticker may not be available if the telematics box is installed by a vehicle manufacturer.

If you would like to know if Arval collects data from your vehicle (via remote data transmission from an Arval and/or third-party and/or manufacturer telematics equipment), please contact our Driver Experience Service at the following address: driverservice@arval.dk.

10.1 Connected vehicle data processed by Arval for its legitimate interests

If your vehicle is an Arval connected Motor Vehicle, Arval will process data collected by the telematics box to serve its legitimate interests as described in the table A below. The purposes of processing and the data retention time will not exceed the indications provided below.

Geolocation data is collected by the telematics device on a continuous basis for the limited purpose of calculating the mileage of the vehicle. However, geolocation data is not accessed by Arval, except for the specific purposes set forth in the table below (e.g. theft of the vehicle).

Note: If your employer subscribes to Arval Connect, your employer, as a controller, will inform you about the processing activities carried out for its own purposes.

DATA	PURPOSES	RETENTION PERIOD
Mileage at the end of each day	Optimize vehicle management before, after and between leases Pro-active proposal of adjustment of the individual lease contract (duration and/or mileage) For vehicles leased by corporate customers: prepare business reviews for corporate customers and advise corporate customer on fleet usage, electrification opportunities	Contract duration + 1 year
Fuel transaction data, i.e. volume of fuel, amount of the transaction, fuel type, vehicle identification number	Calculate fuel consumption and CO2 emissions For vehicles leased by corporate customers: prepare business reviews for corporate customers and advise corporate customer on fleet usage, electrification opportunities	
Last energy level (fuel or battery)	Calculate fuel consumption and CO2 emissions For vehicles leased by corporate customers: prepare business reviews for corporate customers and advise corporate customer on fleet usage, electrification opportunities	

Next maintenance dates (when applicable) Vehicle dashboard alerts (when applicable) DTC (Diagnostic Trouble Code) technical alerts (when applicable) For Electric Vehicles: battery state of health	Pro-active maintenance of the Motor Vehicle (alert about the next service and/or maintenance of the Motor Vehicle) Detection of alteration of odometer mileage display Pro-active management of maintenance servicing. Preventive maintenance.	
In case of theft of the vehicle: Geolocation positions collection when formal and official claim completed In the event of bad debt or misappropriation: Geolocation positions collection when formal and official claim completed	Optimize claims management Increase the rate of stolen vehicle recovery Increase the rate of vehicle recovery	Geolocation data collected and stored by Arval until the theft claim is closed, and stored 30 days after claim closure Geolocation data collected and stored by Arval until the claim is closed, and stored 30 days after claim closure
- Trip data: Start & stop Timestamps, mileage, driving time, type of road (urban, road, motorway), fuel level and consumption, battery level for electric vehicles, type of environment (day, night, twilight) - Driving events per trip (harsh braking, cornering, brutal lane change, speed, energy waste in braking, hard acceleration, idling) and related calculated scores These data are pseudonymized* within one to two months after collection and in any case, prior to any use by Arval for the purposes listed in the next column.	Improve vehicle Knowledge - Better understand vehicle model performance and maintenance costs - Better identify mobility products depending on usage patterns and activity Research and Development in relation with: - Consulting: Improve vehicle Knowledge in order to better understand vehicle model performance Energy transition, benchmark, correlation between conditions of Motor Vehicle usage and Total Cost of Ownership components / fuel and other energy consumption - Insurance: usage understanding, design of new offering - Maintenance: uptime management, operational processes enhancements, preventive/pro-active maintenance, tyres cost reduction and usage optimization, cost optimization (oil, brake pads, etc...), battery potential defects, while evaluating End of Contract mileage, repairs etc. - Marketing: Usage understanding, design of new offering Carrying out statistics of claim rates in order to	Up to 10 years

	- Find correlation risk level (car accidents) and usage patterns (for insurance purposes) Carrying out fuel consumption statistics in order to: - Improve quality of service provided to the lessee and - Provide advices about vehicles choices (relevant vehicle for a given use according to vehicle activity, fuel consumption, driving context)	
Co2 Consumption of the vehicles (trip mileage, refills volume detected by the box or via Arval fuel Card transactions, tank volume or battery capacity, vehicle fuel type)	Monitor the environmental impact analysis of the vehicle fleet for CSR reporting	Contract duration + 1 year
PHEV charging data, i.e. charging frequency (detected charging events or Arval fuel Card transactions, battery capacity, battery level, vehicle fuel type)	Achieve CSR objectives (reduce CO2 emissions), Provide insights to customers to identify electrification opportunities, optimize charging infrastructure, improve fleet management	Contract duration + 1 year

* 'Pseudonymisation' means the processing of personal data in such a manner that the personal data can no longer be attributed to a specific data subject without the use of additional information, provided that such additional information is kept separately and is subject to technical and organisational measures to ensure that the personal data are not attributed to an identified or identifiable natural person.

10.2 Connected vehicle data shared by Arval with your employer

If you are an employee of our corporate customer, Arval may also share connected vehicle data with your employer, via the My Arval platform, as described in the table below. Arval shares such data based on its legitimate interest, in order to achieve the purposes set forth below.

DATA	PURPOSES
Mileage readings with timestamps from OEMs, OBD systems, or GPS devices.	Monitor real mileage of the vehicle
Historical mileage data.	
Monthly mileage statistics.	Monitor under-used vehicles
Identification of vehicles traveling less than 300 km per month.	
Projected mileage and maintenance dates.	Monitor Maintenance Timing
Maintenance status indicators.	
Daily vehicle usage statistics.	Identify Electrification Opportunities

Mileage compared to thresholds of 200, 300, or 400 km per day.	
Current mileage compared to contractual limits.	Monitor Recontracting opportunities
Actual or estimated CO2 emissions.	Assess the carbon footprint of the fleet
PHEV charging frequency (if applicable).	Monitor PHEV Charging Frequency
Monthly connected fuel consumption or theoretical fuel consumption (WLTP).	Monitor Fuel Consumption

Appendix 1

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

We are part of a banking Group that must adopt and maintain a robust anti-money laundering and countering the financing of terrorism (AML/CFT) programme for all its entities managed at central level, an anti-corruption program, as well as a mechanism to ensure compliance with international Sanctions (i.e., any economic or trade sanctions, including associated laws, regulations, restrictive measures, embargoes, and asset freezing measures that are enacted, administered, imposed, or enforced by the French Republic, the European Union, the U.S. Department of the Treasury's Office of Foreign Assets Control, and any competent authority in territories where BNP Paribas Group is established).

In this context, we act as joint controllers together with BNP Paribas SA, the parent company of the BNP Paribas Group (the term "we" used in this appendix therefore also covers BNP Paribas SA).

To comply with AML/CFT obligations and with international Sanctions, we carry out the processing operations listed hereinafter to comply with our legal obligations:

- A Know Your Customer (KYC) program reasonably designed to identify, verify and update the identity of our customers, including where applicable, their respective beneficial owners and proxy holders;
- Enhanced due diligence for high-risk clients, Politically Exposed Persons or "PEPs" (PEPs are persons defined by the regulations who, due to their function or position (political, jurisdictional or administrative), are more exposed to these risks), and for situations of increased risk;
- Written policies, procedures and controls reasonably designed to ensure that the Bank does not establish or maintain relationships with shell banks;
- A policy, based on the internal assessment of risks and of the economic situation, to generally not process or otherwise engage, regardless of the currency, in activity or business:
 - o for, on behalf of, or for the benefit of any individual, entity or organisation subject to Sanctions by the French Republic, the European Union, the United States, the United Nations, or, in certain cases, other local sanctions in territories where the Group operates;
 - o involving directly or indirectly sanctioned territories, including Crimea/Sevastopol, Cuba, Iran, North Korea, or Syria;
 - o involving financial institutions or territories which could be connected to or controlled by terrorist organisations, recognised as such by the relevant authorities in France, the European Union, the U.S. or the United Nations.
- Customer database screening and transaction filtering reasonably designed to ensure compliance with applicable laws;
- Systems and processes designed to detect and report suspicious activity to the relevant regulatory authorities;
- A compliance program reasonably designed to prevent and detect bribery, corruption and unlawful influence pursuant to the French "*Sapin II*" Law, the U.S FCPA, and the UK Bribery Act.

In this context, we make use of:

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

We carry out these checks when you enter into a relationship with us, but also throughout the relationship we have with you, both on yourself and 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 stored in order to identify you and to adapt our controls if you enter into a new relationship with a BNP Paribas Group entity, or in the context 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 are exchanged with countries

outside the European Economic Area that do not provide an adequate level of protection, the transfers are governed by the European Commission's standard contractual clauses. When additional data are collected and exchanged in order to comply with the regulations of non-EU countries, this processing is necessary for our legitimate interest, which is to enable the BNP Paribas Group and its entities to comply with their legal obligations and to avoid local penalties.