

Privacy Policy

NOTE ON THE PROTECTION OF PERSONAL DATA

BIM Finance attaches great importance to the protection of your privacy. In accordance with the European regulations of April 27, 2016, BIM Finance has adopted common principles within its Policy relating to the processing of personal data

BIM FINANCE, mission company, whose head office is whose head office is 12 RUE DE LA PART DIEU 69003 LYON 3EME, ("we") is responsible for processing your personal data. The purpose of this document is to inform you of how we use and protect your personal data, as well as why we process this data.

It applies uniformly to all BIM FINANCE products and services, it being specified that additional information may be communicated to you if necessary when you subscribe to a particular product or service.

1. What personal data do we process?

We only collect and use the personal data that is necessary for us in the context of our activity to offer you personalized and quality services.

We may collect different categories of personal data from you, including:

- Identification and contact information (surname, first name, place and date of birth, photo, identity card and passport numbers, postal and email address, telephone number, gender, age or signature);
- Identification and authentication data, particularly when using BIM FINANCE services (technical logs, computer traces, information on security and use of the terminal, IP address);
- Tax data (tax number, tax status, country of residence);
- Family situation (marital status, marital regime, number of children);
- Employment information (job, name of employer, remuneration, pay slip);

- Miscellaneous legal documents (deed of transfer, deed of inheritance, deed of resale of stock market securities)
- Banking, financial and transactional data (bank details, card number, transaction data including transfer information, investor profile, value of your assets);
- Data relating to your habits and preferences:
 - data linked to the use of the products and services subscribed in relation to banking, financial and transactional data;
 - data relating to interactions with us: in our offices, on our website, on our application, on our pages, on social networks, during interviews and telephone or video conversations, in emails);

The data we use may be collected directly from you or obtained from the following sources, for the purpose of verifying or enriching our databases:

- Publications/databases made accessible by official authorities (Official Journal);
- Third parties such as commercial intelligence agencies, anti-fraud agencies, in compliance with data protection regulations;
- Websites/social media pages containing information you have made public and databases made public by third parties.

2. Special cases of data collection, in particular indirect collection

BIM FINANCE may collect information about you even though you are not a customer of BIM FINANCE.

The list below (non-exhaustive) constitutes examples of personal data collected by BIM FINANCE from non-clients, such as:

- prospects, guarantors, agents;
- legal representatives, corporate officers and authorized persons of a legal entity that is a client of BIM FINANCE;
- beneficial owners and shareholders of a legal entity client of BIM FINANCE;
- principals or beneficiaries during transactions made in relation to a client of BIM FINANCE;

3. Why and on what basis do we use your personal data?

A. To comply with our legal and regulatory obligations

We use your personal data, including those that may appear on national, regional and international sanctions/asset freeze lists, to fulfill various legal and regulatory obligations:

- the fight against money laundering and the financing of terrorism;
- compliance with applicable legislation regarding international sanctions and embargoes (Treasury and European Commission lists);
- the fight against tax fraud, compliance with tax audit and declaration obligations;
- responses to official requests from duly authorized public or judicial authorities.

B. To perform a contract entered into with you or provide you with pre-contractual information

We use your personal data to enter into and perform our contracts for:

- provide you with information relating to our products and services;
- assist you with transaction requests;
- in the context of customer relationship management, in particular:
- assessment of your needs and knowledge, for example regarding crypto assets;
- the security of the payment services you use.

C. To serve our legitimate interests

We use your personal data to implement and develop our products or services, optimize our risk management and defend our interests in court, including for the purposes of:

- proof of transactions or operations;
- IT management, including infrastructure management (e.g. trading platforms) and business continuity, including personal security;

- prevention of fraud and abuse (security measures, control of unusual transactions);
- establishment of anonymized statistical models, tests, for research and development, with the aim of optimizing BIM FINANCE risk management or improving our offer;

D. To respect your choice when we ask for your consent for a particular processing

In some cases, consent is required to process your data. For example, when the purposes described above give rise to automated decision-making producing legal effects, concerning you or significantly affecting you.

4. To which categories of entities may your personal data be disclosed?

In order to achieve the aforementioned purposes, we disclose your personal data only to:

- financial, judicial authorities or state agencies, public bodies upon request and within the limits of what is permitted by regulations;
- certain regulated professions such as lawyers, notaries, auditors.

5. Data transfer outside the European Economic Area

In the case of international transfers originating from the European Economic Area (EEA):

- if the European Commission has issued an adequacy decision, recognizing in that country a level of protection of personal data equivalent to that provided for by EEA legislation, your personal data will be transferred on this basis;
- To obtain a copy of these texts or find out how to access them, you can send a written request to our Data Protection Officer by mail addressed to BIM FINANCE – Data Protection Officer, 12 RUE DE LA PART DIEU 69003 LYON 3EME .

6. How long do we keep your personal data?

At BIM FINANCE and whatever the service provided, we keep your personal data for a period not exceeding that necessary for the purposes for which they are processed. Thus, personal data is kept for the entire duration of the business relationship.

However, personal data may be retained for longer periods to the extent that they are processed exclusively for archival purposes in the public interest, for scientific or historical research purposes or for other purposes.

BIM FINANCE retains the personal data of its clients for a period of 5 years from the end of the business relationship, for the aforementioned purposes. They are then deleted.

7. What are your rights and how can you exercise them?

In accordance with the applicable regulations, you have different rights, namely:

Right of access: you can obtain information regarding the processing of your personal data as well as a copy of this personal data.

Right to rectification: if you believe that your personal data is inaccurate or incomplete, you can request that this personal data be amended accordingly.

Right to erasure: you can request the erasure of your personal data within the limits of what is permitted by regulations.

Right to restriction of processing: you can request restriction of processing of your personal data.

Right to object: you can object to the processing of your personal data, for reasons related to your particular situation. You have the absolute right to object to the processing of your personal data for commercial prospecting purposes, including profiling linked to this prospecting.

Right to portability of your data, where this right is applicable, you have the right to have the personal data you have provided to us returned to you or, where technically possible, to transfer it to a third party;

Right to define guidelines relating to the conservation, erasure or communication of your personal data, applicable after your death.

Right to withdraw your consent: If you have given your consent to the processing of your personal data, you have the right to withdraw your consent at any time.

You can exercise the rights listed above, by mail addressed to our Data Protection Officer at BIM FINANCE – Data Protection Officer, 12 RUE DE LA PART DIEU 69003 LYON 3EME.

In accordance with applicable regulations, you have the right to lodge a complaint with the competent supervisory authority such as the CNIL (National Commission for Informatics and Liberties) in France.

8. How can you find out about changes to this personal data information document?

In a world of constant technological evolution, we regularly update this information document.

We invite you to read the latest version of this document on our site and we will inform you of any substantial modification through our site.

9. How to contact us?

If you have any questions regarding the use of your personal data covered by this document, you can contact our Data Protection Officer by mail addressed to BIM FINANCE – Data Protection Officer, 12 RUE DE LA PART DIEU 69003 LYON 3EME, which will process your request.

10. Miscellaneous

Information relating to our cookies policy and IT security is available on our site.

