

Privacy Policy

<https://wagnerfinanceholding.lu/>

This privacy policy (the "**Privacy Policy**") governs the manner in which WAGNER FINANCE HOLDING SARL, a private limited liability company, under Luxembourg law with its registered office at 9, rue Robert Stumper L-2557 Luxembourg, Grand-Duchy of Luxembourg and registered with the Luxembourg Register of Commerce and Companies (*Registre de commerce et des sociétés, Luxembourg*) under number B65716 ("**WAGNER**"), in its capacity as data controller collects, uses, maintains and discloses data collected from clients and/or users (each, a "**User**" or "**Users**") of its websites, mobile applications or any other services (the "**Services**").

1. Compliance with Data protection Law

WAGNER acknowledges and undertakes to comply with the laws and regulations governing the processing of personal data, including, but not limited to, the 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, and repealing Directive 95/46/EC ("**GDPR**") and any other national applicable laws or regulations governing the processing of personal data in the framework of the Services.

2. Data protection officer

WAGNER acts as data controller and has appointed a data protection officer.

The data protection officer appointed by WAGNER shall be contacted by using the following information:

DPO@wagnergroup.lu

3. What personal data does WAGNER collect?

- **Personal identification data**

WAGNER may collect personal identification data from Users in various ways, including, but not limited to, when Users visit WAGNER website, register on such website, fill out a form, sign a contract, purchase a product and in connection with other activities, use applications and benefit from Services proposed by WAGNER. Users may be asked for, as required or appropriate, name, date of birth, email address, mailing address, phone number, etc.

- **Non-personal identification data**

WAGNER may collect non-personal identification data from Users whenever they use an WAGNER Service. Non-personal identification data may include technical information about Users means of connection, such as the operating system and the Internet service provider used, geographical information such as country of origin, behavioural information such as time spent on site, as well as further non-personal analytical data to improve User experience of the Services.

Each User recognizes and accepts that the performance of the Services may depend on the collection and processing of personal identification data and non-personal identification data.

4. How WAGNER uses collected data?

Principally, personal and non-personal identification data is used to provide the Users with the Services and to insure a full efficiency of the Services they have registered for or they requested in any other manner.

In this framework, WAGNER may collect and use Users' personal and non-personal identification data for the following purposes:

- To improve the Services: data provided by Users will help WAGNER to respond to certain Users' specific requests.
- To personalize User's experience: WAGNER may use non-personal identification data to understand how Users as a group use WAGNER' Services.
- To improve WAGNER's websites and other internet presence as well as other communication tools or tools for specific Services: WAGNER may use feedback that Users provide to improve its Services.
- To send periodic emails and other text messages and/or notifications: WAGNER may use the email address or mobile phone number provided by Users to respond to inquiries, questions, and/or other requests. If Users decide to subscribe (opt-in) to WAGNER's notification list, they will receive periodic information that may include company news, updates, related product or Services information, private sales, information from WAGNER service providers on joint projects etc.(the "**Periodic Information Service**"). For the case that, at any time, Users would like to unsubscribe from the Periodic Information Service, WAGNER includes detailed unsubscribe instructions at the bottom of each such email or other text message.

5. Web browser cookies

WAGNER may use « cookies » to improve the User's experience in regard of the Services. In that case, the User's web browser places cookies on his hard drive to gather a certain set of information used to customize the navigation in the framework of the Services, thus enabling certain unique functionalities. All information related to the cookies policy are available on [www.wagnerfinanceholding.lu].

6. How WAGNER protects personal data?

WAGNER adopts appropriate data collection, storage and processing practices and security measures to protect against unauthorized access, alteration, disclosure or destruction of Users' personal data within the limits of WAGNER's role with respect to the relevant Services (as certain specific services might be carried out by third parties).

7. Sharing personal information

WAGNER undertakes not to sell, trade, exchange or otherwise transfer to third parties Users' personal identification data. However each User accepts that his/her personal data can be transmitted to website hosting and editing partners as well as to other sub-contractors who assist WAGNER in providing the Services, conducting its business, or servicing the User, so long as those sub-contractors undertake to process the data only according to WAGNER' instructions and to comply with the applicable law regarding the protection of personal data. WAGNER may also release User's personal data when it believes that such release is necessary to comply with the law, enforce its websites' general terms of use, or protect its or others' rights, property, or safety.

However, Users non-personal identification data may be provided to third parties for marketing, advertising, or other purposes.

8. Data Retention

WAGNER takes all reasonable measures to ensure that Users' personal data is processed for the minimum period necessary for the purposes set out in this Privacy Policy. The Personal Data will be retained by WAGNER according to the following criteria:

- as long as WAGNER maintains an ongoing relationship with the User (e.g., where the User is a recipient of the Services offered by WAGNER, or is lawfully included in WAGNER's mailing list and has not unsubscribed);
- as long as the User' personal data is necessary in connection with the purposes set out in this Privacy Policy, provided that there is a valid legal basis for this processing;
- until the expiry of a period of two (2) months following the end of any applicable limitation period under applicable law; and
- with the User's prior consent, until the expiry of any additional retention period.

WAGNER undertakes to delete or to anonymise the Users' personal data upon expiry of the retention period as described above.

9. Data Security and data transfer

WAGNER has implemented appropriate technical and organizational security measures in accordance with applicable law, to protect the Users' personal data against accidental or unlawful destruction, loss, alteration, unauthorised disclosure, unauthorised access or any other unlawful or unauthorised forms of processing.

The User is responsible for ensuring that any personal data that he/she send to WAGNER are sent securely.

WAGNER does not transfer personal data to any third country nor to any international organisation, except as the case may be on the basis of:

- adequacy decisions;
- suitable Standard Contractual Clauses; or
- other valid transfer mechanisms under GDPR.

10. Data Accuracy and minimization

WAGNER takes reasonable measures to ensure that the User' personal data:

- are accurate and, where necessary, kept up to date; and
- are collected on an as needed basis in connection with the purposes set out in this Privacy Policy.

11. Data subject rights

Each User benefits under data protection law from a right of access, modification and opposition to the processing of its personal data, a right to erasure and a right to portability of its personal data by sending an email to DPO@wagnergroup.lu. Those rights may only be exercised within the limits of any contractual or legal obligation. Each User has also a right to lodge a complaint with the Luxembourg supervisory authority, namely the *Commission nationale pour la protection des données* (<https://cnpd.public.lu/fr.html>).

12. Acceptance of these terms

By using the Services, Users confirm their acceptance of this Privacy Policy. If a User does not agree with this Privacy Policy, WAGNER recommends to such User that he shall not use the Services. The continued use of the Services following the posting of changes to this Privacy Policy will be deemed as an acceptance of those changes.

13. Changes to this Privacy Policy

WAGNER has the discretion to update this Privacy Policy at any time. WAGNER will therefore revise the “last update date” at the bottom of this page. WAGNER encourages Users to frequently check this page for any changes. Users acknowledge and agree that it is their responsibility to review this Privacy Policy periodically and become aware of modifications.

This Privacy Policy is applicable from 1st May 2020.