



Personal DATA PROTECTION CHARTER

GROUPE CRÉDIT AGRICOLE



EDITORIAL

In today's world, banks are unable to command the same credibility they once enjoyed. Scandal after scandal means that customers are more cautious with their trust. And the market is saturated with identical value propositions. **Here at Crédit Agricole, our bold and ambitious Customer Project aims to put things right.**

“

We want to work with our
customers, as partners.
We pledge to keep them happy
and act in their interests.

”

We've made a firm pledge to our **52 million customers**: to **stand by their side through thick and thin**, to **help them make the right choices**, and to **make their lives easier** in whatever way we can.

This naturally means that we have to **process customers' personal information**, using cutting-edge data collection and processing technologies. But **these processes also come with a responsibility to protect our customers' interests**. Our customers are right to be concerned about privacy and data protection. At Crédit Agricole, we therefore have a duty to make sure our systems are **as secure as possible** – and only to process data if it **adds value** for our customers.

That's why we've produced a **Personal Data Protection Charter** – to set out our pledges in writing and to make sure we honour them. Our Charter is more than just a list of laws and regulations. It explains **how we live up to our own values, and to our customers' expectations**.

Bertrand Corbeau

Deputy Managing Director, Head of Development,
Client and Innovation, Crédit Agricole S.A.

“Crédit Agricole’s
golden rules”



OUR GOLDEN RULES

① KEEPING OUR CUSTOMERS' DATA SECURE

“We see data security as our top priority”

- Keeping our **customers' data secure** is our **number one priority**.
- We employ **strict approval and certification procedures** for all our customer data storage and processing systems.
- We pledge to **advocate best practice for our customers, from account and payment security through to preventive measures**.

② ACTING IN OUR CUSTOMERS' INTERESTS

“We promise to use data in our customers' best interests”

- We use personal data to **give our customers personal advice, products and services, better serve their needs**, and help them make the right choices.
- We **tell our customers how we use their information**.

OUR GOLDEN RULES (CONTINUED)

③ ACTING ETHICALLY

“We vow to collect and process personal information ethically and responsibly”

- We **never sell our customers’ personal information**.
- We **never disclose personal information to third parties** without informing our customers first, as required by law. And we only disclose information to clearly identified service providers who are subject to **our strict approval and certification procedures**.

④ DISCLOSING AND EXPLAINING WHAT WE DO

“We promise to tell our customers what we do, and to explain why”

- We pledge to **explain how we use our customers’ information clearly and concisely, without using jargon**. We also make sure our customers know their rights and how to exercise them. **We have a clear, concise, informative and unambiguous data protection policy**.
- We **vow to work with our customers** in their best interests.

⑤ GIVING OUR CUSTOMERS CONTROL

“We pledge to give our customers complete control over their information”

- We promise **never to collect or process customers’ data without their knowledge, and to respect their right to object.**
- We pledge to give our customers a **secure personal area** where they can check and adjust their privacy settings and service opt-in choices at any time, either on their own or with the help of a customer advisor. This personal area might, for example, appear on the customer’s account management website.





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