



EXCERPT FROM THE PERSONAL DATA MANAGEMENT POLICY

- June 2020

I. Introduction

In accordance with the applicable provisions on personal data protection, in particular the General Data Protection Regulation 2016/679 "GDPR" and Law No. 78-17 on Information Technology, Data Files and Civil Liberties of January 6, 1978, CRH has implemented a process for processing of personal data in order to comply with the provisions designed to guarantee the protection of personal data and to strengthen the rights related thereof.

II. CRH's obligations

CRH's shareholder are credit institutions which collect personal data from their customers in the course of the granting of their home loans.

CRH, whose sole activity is to refinance these home loans, has received a pledge on these loans as collateral for the loans contracted with it by its shareholders.

In accordance with the provisions of the French Monetary and Financial Code, this pledge is secured by the submission to CRH of a list of real estate loans containing the personal details of their beneficiaries.

CRH processes the data of beneficiaries of home loans, collected indirectly from stockholder institutions, and specifies in this policy the procedures for processing such data.

1. Data controller

The data controller is CRH, whose head office is located at 3 rue la Boétie, 75008 Paris.

2. Categories of data - legal basis

CRH only processes personal data that is necessary or useful for the exercise of its activities or for its legitimate interests. These personal data are mandatory and may modify the nature of contractual relations or influence the management of contractual relations.

3. Purposes of processing relating to the refinancing of home buyer loans in France

The sole purpose of the data processing carried out by CRH as data controller, whether automated or not, by collecting data from the beneficiaries of real estate loans pledged to it, is to verify the consistency and regularity of the pledge by remote and on-site monitoring of the eligibility of these loans under CRH's criteria.

4. Recipients of personal data

Personal data are protected by professional secrecy to which CRH is bound. However, CRH is entitled to disclose the personal data of the beneficiary of real estate loans pledged to CRH:

- To its employees;
- To service providers and processors contractually bound to CRH for the performance of tasks related to the purposes described above;
- Rating agencies;
- To public bodies, administrative or judicial authorities and supervisory authorities in order to meet CRH's legal and regulatory obligations.

5. Exercise of the rights of beneficiaries of real estate loans

In accordance with the law n° 78-17 of January 6, 1978 on Information Technology, Data Files and Civil Liberties, the beneficiary of real estate loans has a right of access, rectification and can object to the processing of personal data concerning him or her.

In accordance with the GDPR, the beneficiary of real estate loans has, since May 25, 2018, a right of limitation, a right of deletion and a right of portability on the personal data pertaining to him or her.

Beneficiaries of home loans may exercise their rights by sending a dated and signed letter to CRH at the following address CRH, 3 rue la Boétie, 75008 Paris, accompanied by a copy of an identity document.

Beneficiaries of home loans have the rights to lodge a complaint with competent courts, without prejudice to their right to file a claim with the CNIL, if they consider themselves to be victims of a violation of the regulations on the protection of personal data in force.

6. Retention period

CRH ensures that it does not retain the personal data of mortgage loan beneficiaries beyond the time required to fulfill the purposes for which the personal data were collected.

III. Transfer of data outside the EU

CRH does not transfer personal data outside the EU.

IV. Cookies and Tracers

The term "cookies" is to be taken in the broadest sense and covers all traces deposited and/or read, for example, when consulting a website, reading an e-mail, installing or using software or a mobile application.

CRH does not have cookies/trackers on its website.