

Processing of personal data - Information notice

SPUERKEESS credit cards - Visa Infinite card

This information notice relates to the processing of personal data carried out in the context of insurance services provided to holders of the credit cards of the Banque et Caisse d'Epargne de l'Etat, Luxembourg (SPUERKEESS) and the Visa Infinite credit card.

For the guarantees they each cover under the insurance contract, the data controllers are LA LUXEMBOURGEOISE Société Anonyme d'Assurances, having its registered office at 9, rue Jean Fischbach, L-3372 Leudelange (Lalux) and DKV Luxembourg Société Anonyme, having its registered office at 11-13, rue Jean Fischbach L-3372 Leudelange (DKV).

In this document, Lalux and DKV are interchangeably referred to by the term "Company". The collection of personal data takes place indirectly. The personal data necessary to carry out the processing operations are collected by the Banque et Caisse d'Epargne de l'Etat, Luxembourg (SPUERKEESS), which makes them available to those responsible for processing.

The data processed by DKV are those directly transmitted to it by the insured person as well as the service providers who provide operational assistance to DKV for the purpose of managing the claim. The categories of data processed by Lalux are those that the insured person has transmitted to the insurance broker to whom the insured person must notify the claim. The data includes identification data, contact details, date of birth and documents relating to the handling of the claim. In accordance with the General Data Protection Regulation (GDPR), each of the Companies collects and processes, in the context of the coverage they provide, personal data for the following purposes:

- assessing risks, managing, executing insurance contracts. The processing is necessary for the performance of a contract under which the data subject is a party as an insured person.
- corresponding with its lawyers, advisers, doctors or any other intervening party and transmitting to them, as well as to the *Commissariat Aux Assurances*, the *Association des Compagnies d'Assurances et Réassurances du Grand-Duché de Luxembourg (ACA)* or to the magistrates in charge and the appointed experts, the data necessary to protect their rights, in particular within the framework of the defence or the protection of their rights and interests (for example the recovery of sums due, contestation of the conditions of intervention), legal actions, the management of claims or litigation, etc. The processing is necessary for compliance with a legal obligation or to protect the legitimate interests of the data controllers.

In addition to the abovementioned categories of data subjects, each data controller is also likely to transfer the data, as far as the data applies to each of them, to:

- external service providers involved in the operational management of claims, medical consultants, experts, insurance brokers and reinsurers; service providers within or outside the LALUX Group;
- agents or brokers of the LALUX network for the purpose of managing the business relationship or claims management; in the context of managing the business relationship, health data is not communicated - it is processed by DKV solely for the purpose of managing the claim;
- the *Commissariat Aux Assurances* in the context of the amended law of 7 December 2015 on the insurance sector; the processing is necessary for compliance with legal obligations to which data controllers are subject;
- external auditors in the context of the work required by the amended law of 8 December 1994 on the annual accounts of insurance and reinsurance undertakings; the processing is necessary for compliance with legal obligations to which the data controllers are subject;
- the financial intelligence unit, in strict compliance with the applicable law.

The Companies have a common data protection officer. All requests should be addressed to dpo@lalux.lu, including requests relating to data processing carried out by DKV.

All data subjects have the right to request from the data controller access to their personal data, correction or deletion of their personal data, or limitation of the processing, or the right to object to the processing and the right to data portability.

All persons concerned also have the right to submit a complaint to the National Commission for Data Protection (<https://cnpd.public.lu/en.html>), located at: 1, avenue du Rock'n'Roll, L-4361 Esch-sur-Alzette.

No automated decision-making or profiling with legal implications are carried out.

The data retention period is limited to the duration of the credit card as well as to the subsequent period during which the data retention is necessary to enable each of the Companies to manage claims or comply with their obligations in accordance with the limitation periods or in application of other legal provisions.

Each Company acts in accordance with the terms and conditions set out in Article 300 of the amended Insurance Industry Act of 7 December 2015 concerning insurance professional secrecy.