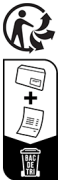


Information notice
World Elite MasterCard
Concierge Policy No. WM9



Table of Contents

- 1. Legal notices 3
 - 1.1. Effective date 3
 - 1.2. Information 3
 - 1.3. Applicable law 3
 - 1.4. Competent courts..... 4
 - 1.5. Data Protection 4
- 2. Access to the service 6
- 3. Liability and Limitations 7
- 4. Exceptional circumstances - Force majeure 7
- 5. Complaints – Mediation 8
- 6. INTERNATIONAL SANCTIONS 8
- 7. Definitions..... 9
- 8. Exclusions 10
- 9. Provision of concierge services 10
 - 9.1 Description of the service 10
 - 9.2 First level information 10
 - 9.3 Management of electronic payment requests 10
 - 9.4 Travel-related information 10
 - 9.5 Service requests 11
 - 9.6 Quote..... 12
 - 9.7 Resale of Services by the Concierge Service..... 12
 - 9.8 Organisation of Events by the Concierge Service..... 12



1. Legal notices

Information notice for the concierge agreement no. WM9, hereinafter referred to as the "Policy", taken out on behalf of the Cardholders:

- By the bank that issued the World Elite MasterCard Card, **hereinafter referred to as the "Issuer"**,
- With **EUROP ASSISTANCE France**, a simplified joint stock company with capital of €5,316,384, having its registered office at 11-17 avenue François Mitterrand, 93210 Saint Denis, registered in the Bobigny Trade and Companies Register under number 403 147 903, **hereinafter referred to as "Europ Assistance France" or the "Concierge Service"**,
- Through CAMCA Courtage, an insurance broker registered with ORIAS under number 07002817, acting pursuant to a mandate from the Issuer delegating the management of the card assistance programme and signature powers. CAMCA Courtage is a simplified joint stock company (SAS) with share capital of €625,000, whose registered office is located at 53, rue la Boétie, 75008 Paris, registered with the Paris Trade and Companies Register under no. 428 681 985, **hereinafter referred to as "CAMCA Courtage"**.

EUROP ASSISTANCE France has subcontracted the execution of the Concierge Services to GConcierges, SAS, a simplified joint stock company with a share capital of €50,000, whose registered office is located at 2, rue Pillet Will 75009 Paris, registered with the Trade and Companies Register under number 819 460 478.

1.1. Effective date

The Concierge Services described in this Information Notice take effect from **1 January 2025**.

The Cardholders may receive the services from the date on which the Card is issued and while it remains valid. However, declaring the loss or theft of the Card shall not suspend the services.

Access to the services shall cease for the Cardholder:

- When the Card is cancelled,
- In any event, on the effective date of termination or cessation of the Policy,

If the Policy is not renewed, the service shall cease for each Cardholder from the effective date of termination of the Policy.

1.2. Information

This information notice describes the Concierge Services, the exclusions and the obligations of the Concierge Service and the Cardholders. **It is agreed that the Issuer shall be responsible for properly informing the Cardholder and for sending it the Information Notice.**

In the event of a change in the terms of the Concierge Services, or in the event of termination of the Policy, the Issuer shall inform the Cardholder by any means at its convenience under the conditions provided for in the general terms and conditions of the Card agreement entered into with the Issuer.

1.3. Applicable law

This policy is governed by French law.



1.4. Competent courts

The Agreement is governed exclusively by French law. Any dispute arising from the performance, non-performance or interpretation of this Agreement shall fall under the exclusive jurisdiction of the French courts.

1.5. Data Protection

Europ Assistance France, having its registered office at 11-17 avenue François Mitterrand, 93210 Saint Denis, acting as data processor, processes the personal data of the Cardholder for the purposes of:

Processing for the following purposes is necessary for the performance of the Policy:

- Managing and organising assistance requests,
- Handling complaints and potential disputes and implementing legal provisions relating to the performance of the Policy,

Processing for the following purposes is in the legitimate interest of CAMCA Courtage:

- Organising surveys of Cardholders by telephone, email or text message with the aim of improving the quality of service or offering,
- Compiling commercial statistics and implementing measures to combat fraud,
- Managing the recording of telephone conversations with the employees of Europ Assistance, or those of its subcontractors, for the purposes of training and evaluating employees, improving the quality of the service and handling potential disputes,

Data must be processed to comply with legal obligations such as implementing obligations of vigilance related to the fight against money laundering and terrorist financing, and financial sanctions, including raising alerts and making declarations of suspicions.

CAMCA Courtage, an insurance broker registered with ORIAS under number 07002817, acting pursuant to a mandate from the Issuer delegating the management of the card assistance programme and signature powers, acting as data controller, processes the Cardholder's personal data for the purposes described below:

- Monitoring the quality of the Concierge Services provided, such as:
 - Auditing the quality of management of Europ Assistance France by participating on committees that listen to calls from customers who have requested Concierge services,
 - With the assistance of its delegatee, organising satisfaction surveys with Cardholders who have received the Concierge Service, and sending the Concierge Service the results of the surveys (verbatim excerpts) and items of information data with a view to taking corrective action,
 - Studying cases that require closer examination, in the context of exceptional procedures.
- Organising and handling complaints and disputes that are the responsibility of CAMCA Courtage and are not the responsibility of the Concierge departments.

For these assignments, CAMCA Courtage may use any service provider of its choosing by virtue of an express written delegation mandate.

The Cardholder is informed and accepts that his/her personal data will be processed for the purposes mentioned above. This processing will be carried out in the application of the Policy.

The data collected are mandatory. If these data are not sent, it will be harder or even impossible to manage the Cardholder's concierge service requests.

To this end, the Cardholder is informed that his/her personal data may be used by Europ Assistance France, subcontractors (including GConcierges), subsidiaries and agents, and service providers appointed to perform the Concierge Service on his/her behalf. The Cardholder is also informed that



his/her personal data may be intended for CAMCA Courtage acting under a mandate from the Issuer entailing delegation of signature.

To meet the legal and regulatory obligations, Europ Assistance France may be required to disclose information to legally authorised administrative or judicial authorities.

The Cardholder's personal data are retained for a period that varies depending on the ultimate purpose: 13 months for telephone recordings from the date of recording, plus the mandatory accounting conservation periods and the statutory limitation period (5 years).

The Cardholder is informed and accepts that personal data concerning him/her will be disclosed to recipients located:

- (i) In non-EU third countries with equivalent protection deemed adequate by the European Commission; or
- (ii) In non-EU third countries that are not recognised as offering an adequate level of protection by the European Commission with which the Concierge Service or its subcontractor have entered into a cross-border data transfer agreement drawn up with these recipients in accordance with the standard contractual clauses issued by the European Commission and currently in force, in order to govern these transfers.

The Cardholder may request a copy of such appropriate safeguards that govern data transfers to one of the addresses indicated below.

The object of these data flows is the management of concierge requests. The following categories of data are covered:

- Data relating to identity (such as surname, first names, sex, age, date of birth, phone number, e-mail), and personal life (such as family situation, number of children),
- Location data,
- Personal data collected directly from the Cardholder, about him/herself and/or members of his/her family and/or his/her close acquaintances in order to provide a personalised service adapted to his/her/their needs in connection with the provision of the Concierge Service.

If the Cardholder so wishes, Europ Assistance France may keep contact details (driving licence, passport, address, telephone, email, people to be notified in the event of an emergency, etc.) and any information that may enable it to provide a tailor-made service (interests, preferences, etc.). Furthermore, the Cardholder warrants that it has given his/her express content and/or obtained the express consent of his/her family members and/or relatives regarding the disclosure to Europ Assistance France of personal data concerning them.

The Cardholder is also informed that telephone conversations between him/her and Europ Assistance France, its subcontractors, subsidiaries or agents may be recorded for evidential purposes, to check the quality of the services provided or in connection with the performance of the service.

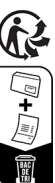
The Cardholder's data may also be sent may be sent to any persons involved in the Policy such as lawyers, experts, judicial assistants and ministerial officers, curators, guardians and investigators.

CAMCA Courtage may also send information concerning the Cardholder to the entities of the Group to which it belongs in connection with exceptional proceedings.

CAMCA Courtage is subject to the legal obligations relating to the fight against money laundering and the financing of terrorism and, as such, may be required to file any suspicious transaction reports.

The Cardholder's personal data may also be used in connection with data processing to combat insurance fraud, which could result in being registered on a list of persons presenting a risk of fraud.

This registration could prolong the review of your application or result in a reduction or refusal of the benefit of a right, service, contract or service offered.



In the event of a fraud alert, unless the alert proves to be relevant, data are kept for a maximum of six (6) months while investigating the alert, and then deleted. In the event of a relevant alert, data are kept for up to five (5) years from the closure of the fraud file, or until the end of the legal proceedings and the applicable limitation periods.

For persons registered on a list of suspected fraudsters, the data concerning them are deleted five (5) years after their registration on this list.

As the person concerned by the processing, the Cardholder is informed that he/she has the right to access, rectify, erase and transfer his/her data and to limit its processing. He/she also has the right to object to its processing. The Cardholder have the right to always withdraw their consent, without having an impact on the validity of the processing based on consent before it was withdrawn. Furthermore, they have a right to draw up specific and general directives as to the preservation, deletion and communication of their data after their death.

The Cardholder's rights are exercised with the Data Protection Officer, by letter enclosing a photocopy of a signed identity document to one of the addresses below:

For the purposes for which Europ Assistance France is Data Controller:

- By email to: **eaf-dataprotection@europ-assistance.fr**
- or by post to: EUROP ASSISTANCE FRANCE - For the attention of the Data Protection Officer - 23 Avenue des Fruitiers, CS 20021, 93212 Saint-Denis cedex

For the purposes for which CAMCA Courtage is Data Controller:

- By email to: **dpo@ca-camca.fr**
- or by post to: CAMCA Courtage, For the attention of the Data Protection Officer - 53, rue la Boétie - 75008 Paris

Lastly, the Cardholder is informed that he/she has the right to file a complaint with a supervisory authority. The contact details of this supervisory authority are provided below:

Commission Nationale de l'Informatique et des Libertés ("**CNIL**") 3, place de Fontenoy TSA 80715 75334 Paris cedex 07, France. The Cardholder can contact the CNIL via its online complaint facility: <https://www.cnil.fr/plaintes> Tel.: +33 1 53 732 222.

2. Access to the service

The Concierge Service is available 24/7:

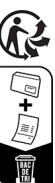
- By telephone: on the number indicated on the back of the World Elite MasterCard Card
- By e-mail: **conciergerie@ca-assistancesolutions.fr**
- On the web portal: **<https://conciergerie.ca-assistancesolutions.fr>**
This communication channel provides access to a catalogue of offers negotiated by the Concierge Service and allows the Cardholder to make requests. The Cardholder must first create a personal account.

During the first contact, the Concierge Service will ask the Cardholder to choose a password, which he will quote during each call in order to prove his identity.

In order to benefit from an optimal quality of service, Cardholders may share their preferences and interests or any information they deem useful with the concierge.

This data is of course strictly confidential and accessible only by the concierge.

Furthermore, the Cardholder agrees that these data may also be transmitted in part or in full to Service Providers or partners of the Concierge Service in order to provide a Service in accordance with his/her request.



3. Liability and Limitations

Services must be organised in accordance with legal and ethical standards, public order and good morals specific to each country. In addition, the Concierge Service may assist the Cardholder with his/hers administrative procedures, but cannot perform them for him/her.

The services are provided by the Concierge Service under a best endeavours obligation. In all cases, Concierge Services may only be organised subject to the administrative or legal constraints specific to each country.

As part of the processing of requests sent by the Cardholder, the Concierge Service acts as a service intermediary between the Cardholder and the Service Providers. The Cardholder's requests shall be communicated to the Service Providers by the Concierge Service in the name and on behalf of the Cardholder.

The Cardholder is informed that if the Concierge Service considers a request for Services to be unlawful or contrary to public policy or morality in the country in which this agreement is executed, the Concierge Service is authorised not to fulfil the request.

Orders placed with the Concierge Service will be fulfilled after checking availability with the Service Providers.

If a service is unavailable, the Concierge Service shall endeavour to offer an alternative Service. If the alternative Service does not suit the Cardholder, the Concierge Service shall cancel the request outright. No compensation may be requested by the Cardholder in this event.

Furthermore, the Concierge Service cannot be held liable for the consequences arising from the performance of the services or the disclosure of card numbers or the sale of products by Service Providers, who remain solely responsible for the performance of their own services vis-à-vis the Cardholder. Service providers and merchants are thus solely responsible for guaranteeing the items sold and the quality of the services provided through the Concierge Service.

In the event of a complaint concerning a Service Provider by the Cardholder regarding the supply (or non-supply) of goods or services, the Cardholder may send his/her complaint to the Concierge Service, which shall forward it to the service provider concerned and shall endeavour to assist the Cardholder in resolving the complaint and, where appropriate, negotiate compensation for him/her.

Similarly, the Concierge Service cannot be held liable for the non-performance of certain services if the intermediary refuses payment by bank card, given that certain countries and/or merchants do not accept this type of payment.

4. Exceptional circumstances - Force majeure

The Concierge Service undertakes to use all available means to fulfil the Cardholder's request. However, the Concierge Service shall not be held liable in the event that these means are unavailable or absent in the geographic region in which the intervention request is made.

The Cardholder does not guarantee the performance of the services and may not be held liable for:

- In a Force Majeure event, or events such as civil or foreign war, riots or popular uprisings, lock-outs, strikes, attacks, acts of terrorism, piracy, storms and hurricanes, earthquakes, cyclones, volcanic eruptions or other cataclysms, disintegration of the atomic core, explosion of machines and radioactive nuclear effects, epidemics, the effects of pollution and natural disasters, the effects of radiation or any other fortuitous event as well as their consequences;
- In the event of delays and/or the impossibility of obtaining administrative documents such as entry and exit visa, passport, customs declarations, etc. necessary for the organisation of certain services and in particular for the transport of the Cardholder within or outside the country in which it is



located, or his/her entry into the country, or the sending of certain products requested by the Cardholder, or delays in the performance of the services resulting from the same causes.

5. Complaints – Mediation

If a Cardholder is unhappy with the processing of his/her request, his/her first step must be to inform his/her concierge so that the nature of his/her dissatisfaction is understood and a solution can be found. If the proposed solutions are unacceptable, the Cardholder may send a complaint to the following email address: **service-qualite@gconcierges.com**, or send a letter to this address:

Europ Assistance France
Service Qualité Conciergerie – Réclamations
23, Avenue des Fruitiers
CS 20021
93212 Saint-Denis cedex

An acknowledgement of receipt shall be sent to the Cardholder within 10 business days of receipt of the complaint, unless the response to its complaint is sent to it within these deadlines.

A response will be given to the Cardholder no later than two months following the date of receipt of his/her complaint, except if there are specific circumstances, in which case Europ Assistance will keep him/her informed.

If the disagreement persists after a review of his/her complaint, the Cardholder may contact the Mediator, without prejudice to his/her right to refer the matter to the courts:

SAS MEDIATION SOLUTION
222 Chemin de la Bergerie,
01800 Saint Jean de Niost
Website: <https://www.sasmediationsolution-conso.fr>
Email: contact@sasmediationsolution-conso.fr

The examination of the Cardholder's file by the Mediator shall only begin upon receipt of the complete file.

The Mediator shall issue an opinion within three (3) months of receipt of the complete file.

The Cardholder may refer the dispute to the competent court at any time.

6. International Sanctions

Europ Assistance France shall not provide any benefit or service if this action is likely to expose Europ Assistance France to international sanctions, prohibitions or restrictions (including any sanctions or measures relating to an embargo, the freezing of funds and economic resources, or restrictions on any transaction) under United Nations resolutions or trade or economic sanctions pursuant to laws or regulations in force in France, the European Union and the United States of America (including, in particular, the measures laid down by the Foreign Assets Control Office or OFAC, the Department of State and the General Directorate of the Treasury).

Accordingly, and together with any other territorial exclusion defined in this document, the services are not provided in the following countries and territories: Crimea, People's



Republics of Donetsk and Luhansk, Kherson and Zaporizhzhia regions, Belarus, North Korea, Syria, Iran and Russia.

Furthermore, it is specified that no payment or transaction from and/or to the above-mentioned countries, Iran or any other country or region under total embargo will be made by the Concierge Service.

For US nationals travelling to Cuba and/or Venezuela, the provision of Concierge services or payment for the service is conditional on the production of proof that their trip to Cuba and/or Venezuela is in compliance with the laws of the United States. US nationals include any person, in any location, who is a US citizen or usually resides in the United States (including holders of a green card) as well as any capital company, partnership, association or other organisation, whether or not incorporated there or operating businesses there owned or controlled by such persons.

More information is available at <https://www.europ-assistance.com/en/who-we-are/international-regulatory-information> (in English) or <https://www.europ-assistance.com/fr/who-we-are-international-regulatory-information/>

This list is applicable on the date of issue of this document. The updated list of sanctioned countries and territories can be found at: <https://www.europ-assistance.fr/fr/pays-exclus>

7. Definitions

Card or bank Card

Means the "World Elite Mastercard" bank card issued by the Issuer, to which the Concierge Services are attached.

Issuer

Means the bank that issues the "World Elite Mastercard" bank card to which the Concierge Service is linked.

Service Provider

Means any professional used by the Concierge Service for the Concierge Services. It is understood that these Service Providers are not sub-contractors.

Concierge Services

Refers to the concierge services described in this Information Notice, implemented by the Concierge Service.

Cardholder

Means the natural person whose surname and first name appear on the front of the bank card.

Concierge Service

Means EUROP ASSISTANCE FRANCE, whose registered office is located at 11-17 avenue François Mitterrand, 93210 Saint Denis.



8. Exclusions

The following are excluded:

- Services falling within the scope of the activity of a regulated profession (e.g. real estate agent, travel agent, lawyer, healthcare professions, etc.)
- Any request that does not comply with the administrative or legal constraints specific to each country,
- Any request that is potentially illegal or could infringe privacy,
- Any search concerning areas contrary to public order or good morals,
- Any delivery of goods in large quantities for commercial or resale purposes.
- Any request to subcontract to the concierge service activities/services rendered in a commercial and/or professional context for the benefit of third parties,
- Any request requiring intervention in a country in a state of civil or foreign war, known to be politically unstable or undergoing popular movements, riots, acts of terrorism, reprisals, restrictions on the free movement of persons and property, strikes, explosions, radioactive decay or any other force majeure event.
- The performance of the services is subject to all international regulations on transport and national legislation, especially customs legislation and ethical rules. Any activity requiring the physical presence of concierges, as the concierge services are only provided remotely.

9. Provision of concierge services

9.1 Description of the service

The Concierge Service is the single point of entry for the Cardholder's requests.

9.2 First level information

The Concierge Service provides the Cardholder with all first level information (reading of notices, without interpretation) concerning the World Elite MasterCard assistance and insurance cover.

9.3 Management of electronic payment requests

The Concierge Service is responsible for assisting the Cardholder in all circumstances and, more specifically, if they lose their Card or it is stolen or damaged, or in the event of a network malfunction.

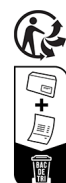
The Cardholder may benefit from the card stop services, as well as a replacement card and emergency cash, if required. In such circumstances, the concierge shall transfer the Cardholder's call to the departments responsible for carrying out these operations.

9.4 Travel-related information

The concierge at the Concierge Service responds to most requests for information.

It can thus:

- Serve as a tourist guide at the Cardholder's next destination,
- Get useful tips, addresses and phone numbers,
- Answer questions about assistance and insurance services,



- Indicate the conditions negotiated with the partners of World Elite MasterCard Privilèges.

9.5 Service requests

The Concierge Service will handle the Cardholder's requests 24/7 if they call the number indicated on the back of the Card or send them by email to conciergerie@ca-assistancesolutions.fr or to the web portal: <https://conciergerie.ca-assistancesolutions.fr>

The Cardholder has access to a catalogue of offers on the web portal. They can benefit from discounts and benefits negotiated for them with the Concierge Service's lifestyle partners (travel partners, gastronomy, shopping, culture, well-being, etc.).

The availability of some services is limited to the opening hours of the various Concierge Service partners.

The Policyholder undertakes to make its requests as clear as possible and to comply with legal and ethical standards, public order and morals.

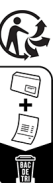
The Concierge Service can thus:

- **Organise travel:**
 - Search for routes, rates and Service Providers,
 - Online booking of any means of transport,
 - Booking hotels, stays or tours,
 - Buying and forwarding tickets,
 - Advice and organisation of activities on site
- **Find a restaurant:**
 - Advice on choosing a restaurant,
 - Booking tables
- **Make purchases remotely:**
 - Purchase and deliver gifts (flowers, chocolates, etc.),
 - Search for, purchase and deliver goods and services (home catering, delivery of meals, etc.),
- **Organise outings:**
 - Information about any shows, and booking seats,
 - Buying and forwarding tickets
- **Assisting the Cardholder with day-to-day issues:**
 - Finding a babysitter, school support class, sports lessons,
 - Search for an artisan or a removals company,
 - Obtaining administrative information

The Concierge Service shall not under any circumstances be liable for the quality of the services provided.

- **And carry out for the Cardholder:**
 - Booking of offices and meeting rooms,
 - Booking of transport (car with chauffeur, taxi, motorcycle, etc.)
 - Booking of services as part of the organisation of evenings,
 - Help with finding apartments available for seasonal rentals,
 - Rental of a yacht or limousine.

Having the contact details of the Cardholder, practical information and any preferences that he or she wishes to share, the concierge will take care of his or her bookings on his or her behalf. In no case will



the Concierge Service carry out a service in the name and on behalf of the Cardholder without the latter's prior agreement on the subject of the request and the price of the service.

The cost of the services ordered in the name and on behalf of the Cardholder from the Service Providers (such as the cost of tickets, flowers, gifts, etc.) as well as, where applicable, the related costs (such as booking fees, cancellation or amendment fees, delivery costs, ticket issuance fees, insurance, taxes, exchange differences, etc.) shall be borne by the Cardholder.

Payment is made via the Cardholder's Card, the Cardholder having authorised the Concierge Service to carry out the transaction under the requisite conditions of confidentiality and security.

The performance of the services is thus subject to the general terms and conditions and prices freely applied by the Service Providers to which the Cardholder is contractually bound as soon as he/she has agreed to the service proposal.

In this case, the Cardholder is informed by the Concierge Service through a quote drawn up by the Concierge Service, which must be approved in advance by the Cardholder.

9.6 Quote

In certain cases and depending on the amounts, before confirming an order for services from the Service Providers the Concierge Service will send the Cardholder a written Concierge Service proposal, accompanied, where applicable, by quotes drawn up by the Service Providers, specifying the cost and the conditions for the performance of the services. All these documents thus sent must be returned, in accordance with the indications mentioned in the documents, signed and marked "good for agreement" by the Cardholder prior to the fulfilment of the requests by the Concierge Service.

Paid invoices are issued in the name of the Cardholder and are sent directly to him/her by the Service Providers or by the Concierge Service.

9.7 Resale of Services by the Concierge Service

The Concierge Service may, at its sole discretion, resell Services previously acquired from a Service Provider.

The said Services shall be offered to the Cardholder via all means of communication normally used by the Concierge Service.

The Concierge Service will inform the Cardholder of the general terms and conditions of sale relating to the Service. The purchase of the Service by the Cardholder will imply acceptance of the rules and instructions specific to the Service Provider.

The price of the Services shall be paid by the Cardholder to the Concierge Service in accordance with the terms and conditions specified in the general terms and conditions. The Concierge Service will provide the Cardholder with an invoice.

9.8 Organisation of Events by the Concierge Service

The Concierge Service may, at its sole discretion, organise Events.

The said Events shall be offered to the Cardholder via all means of communication normally used by the Concierge Service.

The Concierge Service will inform the Cardholder of the general terms and conditions governing the Event, and under no circumstances of the services provided by its partners. By registering for the Event, the Cardholder agrees to abide by the rules and instructions specific to each partner.

The registration fee for the Event shall be paid by the Cardholder to the Concierge Service in accordance with the terms and conditions specified in the general terms and conditions. The Concierge Service will provide the Cardholder with an invoice.

