

Information notice on personal data protection

Protecting your personal data: a priority for the Allianz Group

Allianz Life Luxembourg S.A. is an insurance company incorporated under Luxembourg law, a member of the Allianz Group, authorised to provide insurance and capitalisation services on the local market and outside the Grand Duchy of Luxembourg.

The protection of your personal data is a top priority for Allianz Life Luxembourg and the entire Allianz Group.

This notice explains the purpose for which we use your personal data and how we do so. Please read the following carefully.

ARTICLE 1: Who is the "Data Controller"?

In accordance with applicable regulations, Allianz Life Luxembourg S.A. is the Data Controller for the data we collect about you. As such, we are responsible for how this data is processed, transmitted and stored.

ARTICLE 2: What categories of data are processed?

Allianz Life Luxembourg S.A. is already your insurer or intends to become your insurer in order to provide you with insurance or capitalisation services or to protect you against various risks for your benefit or that of designated beneficiaries, where applicable.

In order to carry out our mission as an insurer, we are required to collect certain personal data from you. Depending on the purpose for which the data is used, the categories of data are as follows:

- Personal identification data (surname, first name, address(es), telephone number, date of birth, gender, nationality, identity document or other administrative identifiers, signature, etc.);
- Electronic identification data in the event of access granted to Allianz applications (IP address, email address, etc.);
- Financial data (account number, income, etc.);
- Data relating to civil or professional status (marital status, family composition, profession, etc.);
- Data relating to contracts taken out with Allianz Life Luxembourg (contract number, cover, value, movements and changes made, etc.). In certain cases, we also process "special categories of data" within the meaning of European regulations, such as data relating to health, offences or convictions.

In any event, Allianz Life Luxembourg S.A. ensures that only data that is adequate and relevant to the purposes stated is collected, processed and stored.

You are under no legal obligation to provide us with the personal data we request, but if you do not provide it, we may be unable to provide the products and services you have requested, offer you services that may be of interest to you, tailor our offers to your needs or manage your insurance or capitalisation contract or your claims.

ARTICLE 3: How do we obtain and use your personal data?

We collect and use the personal data you provide to us or that we receive via your insurance broker, advisor or legal representative for the purposes set out below.

We collect and process your personal data exclusively for the following purposes¹:

- Assessing the risk to be insured under your contract²;
- Managing the commercial relationship with you, your insurance intermediary or commercial partners, via the Internet and social networks, including the promotion of our insurance products;
- Managing your insurance policy or any claims covered by your policy²
- Sending information about your insurance situation,
- Monitoring our company's insurance portfolio,
- Preventing insurance abuse and fraud.

For each purpose listed above, the collection and processing of data are:

- Carried out in accordance with regulations on the protection of personal data, including European Regulation (EU) 2016/679 of 27 April 2016,
- Legally based
 - Either on the fact that the processing is necessary for the performance of a contract to which you are a party or for the performance of pre-contractual measures taken at your request;
 - Either on the fact that the processing is necessary for compliance with a legal obligation to which we are subject;
 - Either on your consent;
 - Either an interest recognised as legitimate on our part (prevention of fraud, portfolio evaluation and monitoring, etc.).

If you send us health data on your own initiative or at our request, this means that you expressly consent to its processing within the limits and under the conditions specified in this notice.

¹ Your explicit consent to processing is only required if health data is collected.

² Unless health data is collected, processing is legally justified on the grounds that it is necessary for the performance of a contract to which you are a party or for the implementation of pre-contractual measures taken at your request (Article 9 (2) (a) of European Regulation (EU) 2016/679 of 27 April 2016).

ARTICLE 4: Who has access to your personal data?

We will ensure that your personal data is processed in a manner consistent with the purposes set out above. This data is shared with certain departments within our organisation strictly within the scope of their duties.

These include members of the contract or claims management departments, the legal and compliance department, the internal audit department and the IT department.

Within the limited scope of the aforementioned purposes and to the extent necessary, we also share your personal data with your intermediary, the bank with which you have decided to pledge your contract, our reinsurer, our auditors, experts, legal advisors and with the competent Luxembourg or foreign authorities (for example, in the event of the execution of the tax mandate you have given us or as part of our FATCA and CRS reporting obligations).

ARTICLE 5: Where will your personal data be processed?

Your data is processed by Allianz Life Luxembourg S.A. For security and backup purposes, your data is also transferred to an approved Digitalisation and Storage Service Provider located in Luxembourg, which is also responsible for backing up your data.

For these transfers, Allianz Life Luxembourg S.A. has put in place very strict agreements that comply with European regulations, thereby demonstrating our commitment to adequately protecting the processing of your personal data.

ARTICLE 6: What are your rights with regard to your personal data?

Where permitted by applicable regulations, you have the right to:

- Access the data we hold about you,
- Have it corrected if it is inaccurate or incomplete,
- To have it deleted in certain circumstances, such as when it is no longer necessary for the purpose for which it was collected and processed and we have not already done so in accordance with our data retention policy,
- Restrict processing in certain circumstances, such as restricting the use of data whose accuracy you dispute while we verify it,
- To lodge a complaint with the competent data protection authority in your country and/or the Grand Duchy of Luxembourg (Commission Nationale pour la Protection des Données – CNPD),
- Object to processing if it is based solely on the pursuit of our legitimate interests,
- To the portability of your personal data, i.e. the right to receive the personal data you have provided to us in a structured, commonly used and readable format or to have it transmitted directly to another data controller,
- To withdraw your consent to the processing of your data at any time, without this compromising the lawfulness of the processing based on consent given prior to withdrawal, unless the processing is based on a legal basis other than consent alone.

To exercise these rights, simply follow the procedure set out in point 9 below.

ARTICLE 7: How and when can you object to the processing?

If permitted by applicable law, and in particular if the processing is solely justified by our legitimate interests, you have the right to object to the processing of your personal data or to prohibit us from processing it (including for direct marketing purposes).

Once you have informed us of this request, we will no longer process your personal data, unless we are authorised to do so by law.

You can exercise this right in the same way as for your other rights by following the contact procedure mentioned in point 9 below.

ARTICLE 8: How long do we keep your personal data?

We will retain your personal data for as long as it is necessary to fulfil the purposes mentioned above or for as long as required by law.

The retention period for contractual and claims management data ends at the end of the statutory limitation period following the closure of the last claim covered by the insurance contract.

The duration therefore varies greatly from one insurance policy to another.

ARTICLE 9: How can you contact us and exercise your rights?

You can address any questions regarding the processing of your personal data and exercise your rights mentioned above by contacting the Data Protection Officer (DPO) either by email at dataprivacy@allianz.lu or by post at the following address: Allianz Life Luxembourg S.A., 19-23, rue Jean Fischbach, Building C, L-3372 Leudelange, Grand Duchy of Luxembourg.

We will respond to you personally.

A copy of both sides of your valid identity document must also be sent to us.

Any complaints regarding the processing of your personal data can be sent to the postal and email addresses mentioned above or to the data protection authority, namely, for Luxembourg, the National Commission for Data Protection (CNPD), 1, Avenue du Rock'n'Roll, 4361 Esch-sur-Alzette, Grand Duchy of Luxembourg (www.cnpd.lu).

For further information, please visit our website at www.allianz.lu.

ARTICLE 10: How often do we update this notice?

In order to comply as closely as possible with the regulations in force, Allianz Life Luxembourg S.A. undertakes to update this notice whenever necessary.

The latest version is always available on our website.

The date of the last update is indicated on the notice (in the box at the top right of the document).