

## Information to Data Subjects pursuant to Data Protection regulations

Pursuant to the Covered Bonds Law, Crédit Agricole Italia OBG has appointed Crédit Agricole Cariparma to act on its behalf, as subject in charge of the collection of transferred receivables (“Receivables”), to manage, collect and recover the amounts owed in connection with the Receivables. In turn, Crédit Agricole Cariparma has referred to Crédit Agricole Carispezia and Crédit Agricole FriulAdria the activities of management, collection and recovery of receivables transferred, respectively, by Crédit Agricole Carispezia and Crédit Agricole FriulAdria to Crédit Agricole Italia OBG. As a result of the above, the transferred debtors (“Debtors”) will continue to pay to the transferor any amounts due in relation to the Receivables in the form set out by the relevant Mortgage agreements or provided by the law and by any additional information as may be notified to the transferred debtors.

In light of the above, pursuant to articles 13 and 14 of Regulation EU no. 679/2016, (“GDPR”) and subsequent national adaptation legislation (together with the GDPR "Applicable Privacy Regulations") and the Provision of the Data Protection Authority dated 18 January 2007, the Debtors and guarantors of the Receivables (“Stakeholders”) shall be informed about the use of information concerning them which, under the Applicable Privacy Regulation, constitutes personal data (“Personal data”). The Personal Data held by Crédit Agricole Italia OBG, in its capacity as Data Controller, were collected from the transferor. No processing will be carried out on special categories of data such as data relating to health conditions, political opinions, trade union membership and religious beliefs.

Personal Data will be processed (i) as regards Crédit Agricole Italia OBG, in its capacity as independent controller, for purposes connected to the management of the Receivables portfolio, purposes connected to requirements of the law, of regulations and of EU regulations as well as requirements set out by authorities authorised by the law and by supervisory and control bodies, purposes connected with the management and recovery of receivables and (ii) as regards Crédit Agricole Cariparma, Crédit Agricole Carispezia and Crédit Agricole FriulAdria, in their capacity as data processors, for purposes connected with the delivery of calculation and reporting services related to the collection of Receivables and other administration services including the filing of documentation regarding the issuing of covered bonds and of corporate documentation.

With respect to the above purposes, Personal Data will be processed using manual, IT or electronic means, with logics that are strictly related to said purposes and always in such a way as to ensure the safety and confidentiality of such data. Personal Data will be recorded and processed - for the time strictly needed to achieve the above listed purposes - in compliance with legal obligations i.e. they are strictly linked to the performance of the agreement (referred to as legal basis for processing).

Personal Data can be disclosed for the above processing purposes to companies, associations or professional firms providing legal advices or consultancy, subsidiary and associated companies, debt collection companies, etc. who will use the data as “independent controllers”. Debtors may exercise the rights recognised to them by the Applicable Privacy Regulation such as, inter alia, the right to: (i) information on the origin of personal data; (ii) information on the purpose and method of processing; (iii) information on the logic applied in case of processing by means of electronic equipment; (iv) identity of data controller and processors; (v) updating, rectification and, when needed, the right to have data completed; (vi) erasure, anonymisation or blocking of unlawfully processed data, including those for which storage is not necessary in relation to the purposes for which the data have been collected and later processed; (vii) request that processing be limited to part of the information. A data subject has the right to object, in whole or in part: (a) for legitimate reasons to the processing of personal data concerning them, even if relevant to the purpose of collection; (b) to the processing of personal data concerning them for the purpose of sending advertising or direct sale material or for carrying out market research or commercial communications), by writing to Crédit Agricole Italia OBG S.r.l., Via Alessandro Pestalozza no. 12-14, 20131 Milan.

The Debtors and any successors or assigns may obtain further information from the branches of Crédit Agricole Italia Banking Group or dial toll free number 800.771100.

The Data Controller informs you that if you believe that your requests have not been dealt with satisfactorily, you may lodge a complaint with the Data Protection Authority (<http://www.garanteprivacy.it/>) in the form set forth by the Applicable Privacy Regulation.