

Natixis Corporate & Investment Banking Americas Privacy Policy

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Natixis Corporate & Investment Banking (“CIB”) Americas — including Natixis Canada Branch, Natixis Brazil, and all of their successors (collectively, “we,” “our,” or “Natixis”) — understand the importance of protecting the personal information we collect about individuals as part of our business.

This Privacy Policy describes how we collect, use, disclose, share, and protect personal information about you during our relationship with you. It also describes options you may have regarding your personal information. This Privacy Policy applies to visitors of our websites (“Sites”) and our offices, as well as when you communicate with us or seek or use our products and services. This Privacy Policy does not apply to employment and recruitment-related personal information collected from employees, job applicants, contractors, other non-employee workers, or similar individuals, for whom we provide separate notices in the context of their employment or working relationship with Natixis.

Please note that some of our Sites have their own specific privacy policies. When that is the case, this Privacy Policy applies in addition to those policies. In case of contradiction, the specific privacy policies of the Site shall prevail. By visiting our Sites, or using our products or services, you agree to our collection and use of personal information as described in this Privacy Policy and in the Terms of Use that apply.

In addition to this Privacy Policy, residents of some states, provinces, and countries have additional applicable provisions, which must be verified by you. Such provisions are provided in the supplemental privacy notices posted at the bottom of this Privacy Policy.

Changes to this Privacy Policy

Natixis reserves the right to amend this Privacy Policy at our discretion and we will update it periodically. We will post any material changes on this page and revise the “Last Updated” date, so please do check back periodically. For material retroactive changes, we will notify you consistent with the law.

Personal Information We Collect

The personal information we may collect about you depends on our relationship with you. For purposes of this Privacy Policy, “personal information” means information that identifies you or relates to, describes, references, is capable of being associated with, is about, or could be reasonably linked, directly or indirectly, with you or your household. Personal information does not include public information lawfully made available from government records; aggregate information; or generally information that is de-identified or anonymized such that it is no longer considered personal information under applicable laws. Please read this Privacy

Policy in its entirety for additional information regarding the categories of personal information that we collect, the purposes for which such information is used, and how we disclose personal information with others.

Categories of Personal Information

Below we categorize the types of personal information we may collect, including personal information we may have collected in the past 12 months.

Category	Examples
Identifiers	Name, alias, postal address, unique personal identifier, Internet Protocol (“IP”) address, online identifier or device ID, email address, telephone number, account name, signature, physical characteristics or description, or other similar identifiers.
Commercial Information	Bank account number, financial account, or any other financial information.
Audio, Electronic, Visual, Thermal, Olfactory, or Similar Information	Photographs, CCTV footage and other video event recordings, and voicemail and other telephone recordings (e.g., for call center support lines).
Professional and Employment Related Information	Employment information (including employer name), employment history, professional licenses or registrations, association-related information, such as whether an individual is related to someone who is employed in the securities industry.
Inferences Drawn from Other Personal Information	Investment profile, credit history and risk tolerance, and business development and practice analysis.
Internet or Electronic Activity Information	Information regarding interaction with a website, device, database, or application, including time and duration of internet and network connections; browsing history; and calls and emails sent and received.
Sensitive Personal Information	Age, Social Security or Social Insurance number, driver’s license number or other government-issued identification card information, passport number, national origin, citizenship and visa status, marital status

How We Use Personal Information

We use the categories of personal information described above for the business purposes described below.

We do not use sensitive personal information to infer characteristics about you and typically limit our use of sensitive personal information to (1) perform services, such as to provide benefits to our customers; (2) to resist deceptive, fraudulent, or illegal actions; and (3) to ensure the physical safety of our personnel, customers, visitors, and others.

Natixis uses the personal information it collects for one or more of the following business purposes:

- To fulfill or meet the reason for which the information is provided. For example, if we enter into a new institutional customer relationship, we may ask for identification information relating to shareholders or directors, and related parties, including names, addresses and dates of birth (as applicable). This information will be used to conduct know-your-customer diligence, as well as to evaluate creditworthiness and eligibility for requested products and services.
- To provide you with information, and to set up, administer, service, manage, offer and provide products or services that you may request from us, including opening and servicing accounts, conducting transactions, communicating, fulfilling requests and responding to questions, providing information and events, conducting administrative and managerial tasks associated with our client services, marketing our products and services, and connecting clients with other products and services.
- To provide you with email alerts, event registrations and other notices concerning our products or services, or events or news, that may be of interest to you.
- To carry out our obligations and enforce our rights arising from any contracts entered into by us with our institutional customers, including our billing and collections.
- As necessary or appropriate to protect the rights, property or safety of Natixis, our clients, or others; operating our business; fulfilling contractual obligations; ensuring the security and sufficiency of our networks, systems, products, services, property, and personnel; monitoring, assessing, designing, and improving our operations, products, portals, and services; and managing risk.
- To comply with our legal obligations, including to respond to regulatory or law enforcement requests and as required by applicable law, to comply with governmental regulations, and legal process, such as warrants, subpoenas, and court orders.
- Conducting internal investigations; research; data verification and analytics; problem resolution; statement fulfilment; debugging; auditing; regulatory reporting and retention; compliance testing; customer relationship management; preventing fraud; addressing disciplinary matters; ensuring compliance with legal, regulatory and policy requirements; responding to lawful requests; establishing or defending legal claims or allegations; protecting property, personnel, or members of the public; and other legitimate business and commercial purposes consistent with the context in which the personal information was collected.

How We Disclose Personal Information

Natixis may disclose your personal information to certain entities, including, but not limited to, third parties that perform services for us and our affiliates. This includes personal information we have disclosed in the past twelve months. We may disclose your personal information internally and with the following categories of parties:

- **Our corporate affiliates in the financial services industry and authorized associates**, for the purposes of resolving complaints and other issue resolution events, to manage data inputs to Natixis Sites, to facilitate required mailings, regulatory monitoring and retention, and enhancing and improving customer communications, services, and products designed to meet our customers' needs;
- **Service providers, contractors, vendors**, who perform services on our behalf including processing transactions, maintaining accounts and service capabilities, preparing and mailing prospectuses, reports and account statements, conducting research on client satisfaction, gathering votes for shareholder proxies, and providing information technology, marketing, analytic, processing, recruiting and human resources-related services;
- **Third parties and non-affiliates**, such as credit reporting agencies, background check companies, other financial institutions, credit bureaus, product sponsors, and business contacts and partners for purposes related to the provision or offering of our products or services, business operations, management, and administration;
- **Governmental authorities and other third parties**, such as self-regulatory organizations to comply with applicable laws and legal requirements, or in response to court orders, subpoenas, government inquiries, or other legal processes, to defend against claims and allegations, or to protect property, personnel, or members of the public;
- **Members of the public and our clients** when permitted by law, for instance, items of interest pertaining to our business (e.g., photographs taken at our events);
- **Other parties** to which you direct us to disclose your personal information, we inform you that we may disclose your data, or where you have otherwise provided consent.

Additionally, we may disclose your personal information should we transfer any of our rights or obligations under any agreement, in connection with or to evaluate or conduct a potential or actual sale or transfer of all or a portion of our business or assets (including in the event of a potential or actual merger, acquisition, joint venture, consolidation, reorganization, divestiture, dissolution, or other corporate restructuring), whether voluntarily or by operation of law, or to any person who is otherwise deemed to be our successor or transferee; or as a going concern or as part of a bankruptcy, liquidation, or similar proceeding, in which personal information held by us is among the assets transferred.

Cross contextual and or behavioral advertising

We neither sell nor share personal information to third parties for cross-contextual behavioral advertising.

Sources of Personal Information

Natixis may collect or receive the categories of personal information listed above from the following categories of sources:

- Investors from applications, forms, transaction histories, and correspondence (electronic, written, and telephonic)
- Trustees, in connection with auditing requirements, regulatory disclosures and mailings, and accounts payable processes
- Clients or their agents, and third parties to whom clients or their agents have authorized the disclosure of your personal information in connection with products or services we provide you
- Communications and interactions with individuals seeking to obtain or using our products and services or their agents and representatives, or other persons communicating or otherwise interacting with us
- Service providers, contractors, vendors, credit reporting agencies, background check companies, mortgage originators
- Automated collection through our Sites, services, products, applications, databases, devices, information systems and networks, including through cookies and similar technology
- Financial institutions, product sponsors, clearing firms, intermediaries, business partners and contacts, including institutional borrowers, issuers, sponsors and guarantors
- Surveys, data inputs to Natixis Sites, interactions with electronic marketing material and employer platforms, conversations, sales reports; subscription information, research, and analytic services
- Social media platforms when you interact with our social media pages and accounts
- Public and government sources and records
- Records and property to which we have lawful access, e.g., device inventories for company property or documents stored on our systems

Minors' Information

Our Sites and our services are not directed to individuals under the age of sixteen (16). If we learn that we have collected personal information of an individual under 16, we will take steps to delete such information as soon as possible. We do not have actual knowledge that we sell personal information of minors under the age of 16.

Marketing and Website Analytics

Most websites use “cookies” to help improve the online experience for users. Each cookie is a small text file that the website downloads onto a user’s device. We use first-party cookies for several reasons: to tell us how and when pages of our Sites are visited, to identify our visitors’ technology preferences and to ensure that our Sites are working properly. The cookies we use contain information that identifies your computer and stores data about your visits to our Sites during and after your visit. Please refer to our [Cookie Policy](#) for more information about how we use cookies and their purpose.

Retention Period

We retain personal information for the period necessary to fulfill the purposes outlined in this Privacy Policy, and in general for a minimum of 7 years subject to exceptions outlined in the Natixis CIB Americas Record Retention Policy. We may retain personal information for longer where required by our regulatory obligations or professional indemnity obligations, or where we believe it is necessary to establish, defend or protect our legal rights and interests or those of others. Once the personal information is no longer required it will be destroyed or anonymized.

International Transfers of Data

When you interact with us, including by using our Sites, products, and services, the information we collect from you is transferred to the United States. By using our Sites or interacting with us, you acknowledge such collection, international transfer, storage and processing of your information. This means your information may be accessible to law enforcement authorities or government entities outside of your jurisdiction, in accordance with the laws of the United States. If it is illegal to access our Sites or transfer your data to the United States, please do not use our Sites.

Do Not Track Requests

Some internet browsers have incorporated “Do Not Track” features. Most of these features, when turned on, send a signal or preference (the “DNT Signal”) to the websites you visit indicating that you do not wish to be tracked. Because there is not yet a common understanding of how to interpret DNT Signals, nor a common definition of “tracking,” we do not currently respond to DNT Signals on our Sites.

Security Measures

We aim to protect personal information by implementing reasonable security measures designed to maintain the confidentiality of personal information. However, no security measures are infallible, and data security incidents and breaches can occur due to a variety of factors that cannot reasonably be prevented. Please always use caution when transmitting information, including over the internet, use strong and unique passwords that you do not also use on other online services, and notify us immediately of any concerns regarding your account or passwords.

Third-Party Links

Our Sites may contain links or otherwise provide access to another website, mobile application, or Internet location (collectively “Third-Party Sites”). The inclusion of a link on our websites does not imply endorsement of the linked website or service by us. Natixis has no control over and is not responsible for Third-Party Sites, their content or any goods or services available through the Third-Party Sites. This Privacy Notice does not apply to Third-Party Sites. We encourage you to read the privacy policies of any Third-Party Site with which you choose to interact.

Individual Rights with Respect to Personal Information

Subject to possible restrictions under national, provincial, and state laws (“Regional Laws”), we respect your right to access, rectification, erasure, data portability, withdrawal of consent, and restriction of processing with respect to your personal information. In addition, you can also lodge a complaint with a supervisory authority. Please refer to the Supplemental Privacy Notices for specific details on your rights and how to exercise them in accordance with Regional Laws applicable to you. Except as provided otherwise in the Supplemental Privacy Notices, we process requests at no charge to you.

Natixis’ Processes for Responding to Consumer Requests to Exercise your Rights

Verifying Requests: Prior to processing a consumer request, Natixis must verify the authenticity of the requesting party by matching data points provided by the consumer with data points maintained by Natixis. For requests to correct, we may also require documentation relating to the accuracy of the information. Natixis must also be able to verify the consumer’s residency to determine appropriate regulatory applicability. We will require authentication of the consumer that is reasonable in light of the personal information requested.

Only you, or a person registered with the local authority that you authorize to act on your behalf, may make a verifiable consumer request related to your personal information. You may also make a verifiable consumer request on behalf of your minor child. The verifiable consumer request must: (1) provide sufficient information that allows us to reasonably verify you are the person about whom we collected personal information or an authorized representative; and (2) describe your request with sufficient detail that allows us to properly understand, evaluate, and respond to it.

We cannot respond to your request or provide you with personal information if we cannot verify your identity or authority to make the request and confirm the personal information relates to you. We will only use personal information and documentation provided in a verifiable consumer request to verify the requestor’s identity or authority to make the request and to comply with the record-keeping obligations under applicable regulations.

Please note that if the consumer making the request has an account with Natixis, we may require the consumer to use that account to submit a verifiable consumer request. Once a request is verified, depending on the nature of the request, the requestor must submit a signed declaration to Natixis attesting that the requestor is the consumer whose personal information is the subject of the request, signed under penalty of perjury.

Response Format: If you have an account with us, we will deliver our written response to that account. If you do not have an account with us, we will deliver our written response by mail or electronically, at your option. The response we provide will also explain the reasons we cannot comply with a request, if applicable. For data portability requests, we will select a format to provide your personal information that is readily useable and should allow you to transmit the information from one entity to another entity without hindrance.



Timeline for Responding to Requests: We endeavor to respond to a verifiable consumer request within the time periods defined by applicable Regional Laws. If we require more time, we will inform you or your authorized agent in writing of the reason we did so and the extension period if applicable under Regional Laws. If we determine that the request warrants a fee, we will tell you why we made that decision and provide you with a cost estimate before completing your request.

Using an Authorized Agent: Requests by an authorized agent must include a written, notarized declaration which documents the authorized agent's authority to act on the consumer's behalf. The declaration must certify that (a) the authorized agent is a natural person over the age of 18 or a business entity, (b) the agent is authorized to make a request on behalf of the consumer, and (c) that such authorization is still in full force and effect. The declaration must further enclose an authorization to request personal information on behalf of the identified consumer along with a copy of the consumer's valid government-issued photo identification. A declaration must include the sentence "I UNDERSTAND THAT THE INFORMATION PROVIDED HEREIN IS TO BE RELIED UPON BY NATIXIS TO RESPOND TO A CONSUMER PRIVACY REQUEST IN ACCORDANCE WITH THE LAW". An authorized agent must submit the written declaration to USDataPrivacy@natixis.com and respond to any questions required for Natixis to verify the consumer's identity.

The authorized agent may include, but we do not require, a copy of a valid power of attorney in order for you to use an authorized agent to act on your behalf. Please note that this subsection of the Privacy Policy does not apply when an agent is authorized to act on your behalf pursuant to a valid power of attorney. Any such requests will be processed in accordance with Regional Laws pertaining to powers of attorney.

Accessibility: Natixis is committed to ensuring that our communications and our Sites are accessible to individuals with disabilities. To submit accessibility-related requests, report barriers to accessibility or if you need a copy of this Privacy Policy in an alternative accessible format, please refer to the "How to Contact Us" section.

How to Contact Us

If you have any further questions, please contact us at: Attn: Natixis Privacy Office, Natixis, 1251 Avenue of the Americas, New York, NY 10020; or 1-800-713-1739, or USDataPrivacy@natixis.com.

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Supplemental Privacy Notices

ADDITIONAL INFORMATION FOR RESIDENTS SUBJECT TO REGIONAL LAWS

As mentioned above in this Privacy Policy, Natixis shares personal information with its affiliates and service providers. Some of these affiliates and service providers may be located outside of the legal area of origin. While outside of the country of origination, the information will be subject to the legal requirements of such jurisdictions including the lawful requirements to disclose personal information to government authorities in those jurisdictions.

FOR CALIFORNIA RESIDENTS

If you are a California resident (“consumer”), you may have rights under the California Consumer Privacy Act of 2018 (“CCPA”) regarding your personal information. In 2020, the California Privacy Rights Act (“CPRA”) amended the CCPA in 2020. Except where specifically noted below, both the CCPA and the CPRA are collectively referred to as the CCPA in this Privacy Policy.

Under the CCPA, personal information is defined as information that identifies, relates to, describes, is reasonably capable of being associated, or could reasonably be linked, directly or indirectly, with a particular consumer or household in California. This section describes your CCPA rights and explains how to exercise those rights.

Right to Know and Data Portability Rights

The CCPA grants a consumer whose personal information is covered by the CCPA the right to request that Natixis disclose to the consumer (“Right to Know”) certain information collected about the consumer. Consumers may submit up to two requests during a 12-month period.

Individuals whose personal information is covered by the CCPA have a right to request that Natixis provide the following information for the 12-month period preceding a request, unless a longer period of time is requested, subject to certain limits:

- the categories of personal information that Natixis has collected;
- the specific pieces of personal information Natixis has collected;
- the categories of sources from which Natixis collected personal information;
- the purposes for which Natixis uses personal information;
- the categories of third parties with which Natixis shares personal information; and
- the categories of information that the business sells or discloses to third parties.

Right to Request Deletion

A consumer has the right to request that a covered business delete personal information regarding the consumer, subject to certain exemptions. Under the CCPA, consumers may also request that we delete personal information that we maintain.

Upon receiving and verifying a consumer's deletion request, Natixis will delete the personal information, unless that information is necessary for Natixis to: complete the transaction for which we collected the personal information; provide a good or service you requested, or reasonably anticipated within the context of Natixis's ongoing business relationship with you; perform a contract that Natixis entered into with you; helping to ensure security and integrity (e.g., to prevent, detect, or investigate data security incidents); maintain the functionality and security of Natixis's systems; comply with or exercise rights provided by law; or use the personal information internally in ways that are compatible with the context in which you provided the information to Natixis, among other things. We may also retain information where another exception to the deletion requirements in the CCPA applies. Please note that if you request that your personal information be deleted, you may no longer be able to access or use certain parts of the Sites.

Right to Request Correction

If you determine that Natixis maintains inaccurate personal information about you, you have the right to request that Natixis correct that inaccurate personal information, considering the nature of the personal information and the purposes of the processing of the personal information. If Natixis receives a verifiable consumer request to correct inaccurate personal information, Natixis will use commercially reasonable efforts to correct the inaccurate personal information as directed by you.

We will consider any documentation that the consumer provides in connection with their right to correct whether provided voluntarily or as required by Natixis. We may require the consumer to provide documentation if necessary to rebut our own documentation that the personal information at issue is accurate. We may delete the contested personal information as an alternative to correcting the information if the deletion of the personal information does not negatively impact the consumer or the consumer consents to the deletion.

Right to Opt-Out of Sale or Sharing

You have the right to request to be opted out from the sale/sharing of your personal information; however, as set forth in above, we do not and have not sold your personal information for monetary consideration and do not share personal information for targeted online advertising.

Right to Limit the Use of Sensitive Personal Information

To the extent your sensitive personal information (as that term is defined under California Privacy Laws) is used to infer characteristics about you, you have the right to direct us to stop such processing of your sensitive

personal information for such purposes. Natixis does not use your sensitive personal information to infer characteristics about you or limits its use to purposes authorized by CPRA Section 1798.121(a).

Right to Non-discrimination

You have a right not to be discriminated against for the exercise of the privacy rights conferred by the CCPA.

How to Contact Us

You or your authorized agent may exercise your rights under the CCPA upon submitting a request to USDataPrivacy@natixis.com. Natixis will examine the request and will respond as to whether the requested right may be exercised and will provide a rationale for the response. We reserve the right to charge a reasonable fee, or decline to act upon a request, if it is excessive or overly burdensome. If we deny your request, we will explain the reasons in our response.

FOR TEXAS RESIDENTS

The following supplemental notice provides additional information as required under the Texas Data Privacy and Security Act (“TDPSA”). If you are a Texas resident, this section explains the rights you may request related to your personal information. In certain situations, we may deny certain requests, such as: (a) when denial of the request is required or authorized by law; (b) when granting the request would have a negative impact on another's privacy; (c) to protect our rights and properties; (d) where the request is excessive or overly burdensome, or (e) for other lawful reasons. If we deny your request, we will explain the reasons in our response.

Right to Access

You may have the right to confirm with us whether we are processing your personal information. You may also request access to a copy of such personal information. If your personal information is available in a digital format, you have the right to request a copy of personal information that you previously provided us in a portable format.

Right to Correct

Subject to certain exceptions, you have the right to request that we correct inaccuracies in your personal information.

Right to Delete

You have the right to request that we delete the personal information that we hold about you. We may refuse your right to delete if it is reasonably necessary for us to provide a service requested by you; to perform a contract between us; to maintain functionality and ensure security of our systems; to enable solely expected internal uses of your personal information; to exercise a right provided by law; or to comply with a legal obligation.

Right Against Discrimination

You have the right not to be discriminated against for exercising any of the rights described in this section. We

will not discriminate against you for exercising or requesting to exercise your privacy rights.

Right to Appeal Denials

Subject to some exceptions, you can appeal a denial of a rights request. If your rights request is denied, you will receive an email explaining the basis for denial. If you wish to appeal the denial, please follow the instructions included in that email.

How to Contact Us

You may exercise your rights under the TDPSA upon submitting a request to USDataPrivacy@natixis.com. Natixis will examine the request and will respond as to whether the requested right may be exercised and will provide a rationale for the response.

FOR CANADIAN RESIDENTS

The following supplemental notice provides additional information for Canadian residents.

The Natixis entity that you have a relationship is the entity that controls and is accountable for your personal information.

In addition to the security measures described in the general policy, we have internal procedures and policies regarding our handling of personal information to facilitate our compliance with this Privacy Policy and applicable laws, including with respect to retention of personal information, access to personal information (including limiting access to personal information to those of our personnel who require access for the purposes described in this notice), and handling complaints. If you would like additional information about these procedures and policies, please contact us as described below.

Natixis collects, uses and/or discloses your personal information with your consent, except as otherwise permitted or required by law. Your consent may be express or implied, depending on the circumstances. We may also rely on a third party to obtain your consent on our behalf. We will respect your right to withdraw your consent at any time, subject to legal or contractual restrictions and reasonable notice. Depending on the circumstances, however, withdrawal of your consent may impact our ability to serve you. If you would like to make a request to withdraw your consent, please contact us using the information outlined below in this section.

In addition to the rights described above and in the “Individual Rights with Respect to Personal Information” section, you also have the right to request information about how your personal information has been collected, used and disclosed.

If you have any questions or complaints about our privacy practices or would like to exercise your privacy rights, or if you have any questions about our processing of personal information outside of Canada or outside your province of residence, please contact our Data Privacy Officer (John Albus) at: Natixis, 1251 Avenue of the Americas, New York, NY 10020 or USDataPrivacy@natixis.com.

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We may ask you to verify your identity and to provide other details before we are able to provide you with any information, correct any inaccuracies, or otherwise respond to any request related to your personal information.

FOR BRAZILIAN RESIDENTS

Brazil's National Data Protection Law ("LGPD") uses the term "personal data," which means the same as "personal information" for purposes of this Privacy Policy. The following information applies to individuals' personal information that we process and that is related to Brazil's territory under the LGPD.

Personal Information We Collect

Categories of Personal Information

Below we categorize types of personal information may we collect.

Category	Examples
Identifiers	Name, alias, postal address, unique personal identifier, online identifier, email address, telephone number, account name, signature, Internet Protocol ("IP") address, online identifier or device ID, or other similar identifiers.
Commercial Information	Bank account number, financial account, or any other financial information.
Characteristics of Protected Classifications and Demographic Information	Age, Social Security number, driver's license number or other government-issued identification card information, passport number, national origin, citizenship and visa status, marital status, and sex (including gender).
Audio, Electronic, Visual, Thermal, Olfactory, or Similar Information	Photographs, CCTV footage and other video event recordings, and voicemail and other telephone recordings (e.g., for call center support lines).
Professional & Employment Related Information	Employment, employment history, and association-related information, such as whether an individual is related to someone who is employed in the securities industry.
Inferences Drawn from Other Personal Information	Investment profile, credit history and risk tolerance, and business development and practice analysis.

Category	Examples
Internet or Electronic Activity Information	Information regarding interaction with a website, device, database, or application, including time and duration of internet and network connections; browsing history; and calls and emails sent and received.
Sensitive Personal Information	Race, ethnicity, physical characteristics, or description.

Minors' Information

We may allow the registration and consequently the processing of data of teenagers who are between 16 and 18 years old, which will happen in accordance with the legislation in force. The processing of personal data of such teenagers will always be carried out in their best interest.

Legal Basis for Processing

Natixis guarantees your personal information has valid legal grounds for the data processing. The legal bases for Natixis' processing activities include processing such information as necessary through explicit consent, for the performance of a contract with you, compliance with legal or regulatory obligations, regular exercise of rights in the course of judicial, administrative or arbitral proceedings, for credit protection purposes, to ensure fraud prevention and safety of data subjects and for the legitimate interests that we, you, or third parties pursue. We determine the relevant legal basis based on the purposes for which we have collected the personal information.

International Transfers of Data

Your personal data may be transferred to other countries, i.e., to third party cloud service providers, and to other companies within Natixis' economic group, for contact, registration, and security purposes.

In such cases, Natixis shall adopt appropriate safeguards required by law to ensure the protection of all personal data involved in international transfers. In relation to other countries that have not been found by the data protection authority to provide adequate data protection. Natixis will ensure that the international transfer occurs in accordance with one of the mechanisms and legal base provided in the LGPD and any other applicable data protection regulations.

Individual Rights with Respect to Personal Information

Natixis guarantees you the rights described by the LGPD. This means that, beyond what we have already presented you in this Privacy Policy (e.g., the right to access, delete, and correct your personal information and limit the use and disclosure of your personal information where permitted by applicable law), you also have:

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- The right to request anonymization, restriction of processing or erasure of personal information we process about you that is unnecessary, excessive or processed contrary to applicable law;
- The right to portability of your personal information to another service provider;
- The right to request erasure of personal information that we process based on your consent;
- The right to receive information about the public and private entities with which we share your personal information;
- The right to be advised about your choice not to give consent and the corresponding consequences;
- The right to revoke your consent;
- The right to lodge a complaint with the Brazilian Data Protection Authority; and
- The right to oppose to processing of personal information that is not based on your consent in the event processing fails to comply with applicable law.

You may exercise your rights under the LGPD for free, at any time and without limitations, upon submitting a request to our Data Protection Officer (DPO) as qualified below:

DPO: [Eugene Shpilsky](#)

E-mail: USDataPrivacy@natixis.com.

Natixis will examine the request and will respond as to whether the requested right may be exercised, and will provide a rationale for the response in accordance with the deadline set forth by applicable regulation.

FOR COLOMBIAN RESIDENTS

The following supplemental notice provides additional information as required by the Law 1581 of 2012 “By which general provisions for the protection of personal data are dictated” and Decree 1377 of 2013 (compiled in Decree 1074 of 2015) (“Data Protection General Legal Framework”).

Treatments

Personal data are collected, stored, organized, used, circulated, transmitted, transferred, updated, rectified, deleted, eliminated and generally managed in accordance with and in proportion to the purpose or purposes of each treatment.

Processing of personal data of minors

Our Sites and our services are not directed to individuals under the age of sixteen (16). If we learn that we have collected personal information of an individual under 16, we will take steps to delete such information as soon as possible. We do not have actual knowledge that we sell personal information of minors under the age of 16.

Processing of sensitive data

Natixis will apply legal limitations to the processing of sensitive data, ensuring that:

- The data subject has given explicit authorization to such processing, except in cases where the granting of such authorization is not required by law.

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- The Treatment is necessary to safeguard the vital interest of the data subject and he or she is physically or legally incapacitated. In these events, the legal representatives must grant their authorization.
- The processing is carried out in the course of legitimate activities and with the appropriate guarantees by a foundation, NGO, association or any other non-profit organization, whose purpose is political, philosophical, or religious, or by a trade union, provided that it refers exclusively to its members or to people who maintain regular contact due to its purpose. In these events, the data may not be provided to third parties without the authorization of the data subject.
- The processing refers to data that is necessary for the recognition, exercise or defense of a right in a judicial process.
- The processing has a historical, statistical or scientific purpose. In this event, Natixis will adopt the measures leading to the deletion of the identity of the data subject.

Individual Rights with Respect to Personal Information

Colombian national laws give Colombian data subjects the right to limit some, but not all, sharing of personal information. Natixis guarantees you the rights described under the terms of the Data Protection General Legal Framework . This means that, beyond what we have already presented you in this Privacy Policy (e.g., the right to access, delete, and correct your personal information and limit the use and disclosure of your personal information where permitted by applicable law), you also have the right to:

- To know, update and rectify your personal data with regard to the Data Controllers or Data Processors. This right may be exercised, among others, in relation to partial, inaccurate, incomplete, fragmented data that may lead to error, or data whose processing is expressly prohibited or has not been authorized under the terms of Data Protection General Legal Framework.
- Request proof of the authorization granted to the Data Controller, except when it is expressly excepted as a requirement for the Treatment, in accordance with the provisions of article 10 of Law 1581 of 2012 or when the continuity of the treatment has been presented in accordance with article 10, numeral 4 of Decree 1377 of 2013.
- Be informed by the Data Controller or the Data Processor, upon request, regarding the use that has been given to your personal data.
- Submit complaints to the Colombian Personal Data Protection Authority for violations of the provisions of Law 1581 of 2012.
- Revoke the authorization and/or request the deletion of the data when the Processing does not respect the constitutional and legal principles, rights and guarantees. The revocation and/or deletion will proceed when the Colombian Personal Data Protection Authority has determined that in the Processing the Controller or Processor has engaged in conduct contrary to Law 1581 of 2012 and/or the Constitution.
- The request for deletion of information and revocation of authorization will not proceed when the Owner has a legal or contractual duty to remain in the database or the person responsible has a legal or contractual duty to continue with the treatment.
- Access free of charge to your personal data that have been subject to Processing. The data subject may consult free of charge his/her personal data: (i) at least once every calendar month, and (ii) whenever there are substantial modifications to the information processing guidelines that motivate him/her to make new queries.

You may exercise your rights under the Data Protection General Legal Framework upon submitting a request to USDataPrivacy@natixis.com. Natixis will examine the request and will respond as to whether the requested right may be exercised, and will provide a rationale for the response.

FOR PERU RESIDENTS

The following supplemental notice provides additional information as required by the Law 29733, Personal Data Protection Law of 2011 (“PDPL”) and its regulatory decrees. PDPL uses the term “personal data,” which means the same as “personal information” for purposes of this Privacy Policy. The following information applies to individuals’ personal information that Natixis processes and that is related to Peru’s territory under the PDPL, which is contained in a data bank of its ownership.

Personal data processors

Natixis may entrust the processing of your personal data to the following entities and for the following purposes:

Entity	Purpose	Address
Natixis Corporate & Investment Banking	See How We Use Personal Information in main notice	1251 Avenue of the Americas, New York, NY 10020 7 Promenade Germaine Sablon 75013 Paris

Processing

The processing of personal data is any operation, whether automated or not, which enables the collection, recording, organization, storage, preservation, processing, modification, extraction, retrieval, consultation, use, blocking, deletion, communication by transfer or dissemination or any other form of processing that facilitates access, correlation or interconnection of personal data.

Processing of personal data for advertising purposes

Only and exclusively in the event that you have expressly and voluntarily accepted to receive information about news, alerts and recommendations about Natixis products and services, Natixis may send you information through different means, such as emails and/or any other type of mobile devices or through instant messaging platforms, about advertising or promotions.

However, at any time, you may request to be excluded from the lists for the sending of promotional or advertising information, by exercising its data privacy rights.

Processing of sensitive data

For the processing of sensitive personal data, as defined by the PDPL, Natixis will obtain your consent in writing, through your handwritten signature, digital signature or any other authentication mechanism.

Retention Period

Natixis will retain your data for as long as needed to fulfill the purposes of the processing, unless otherwise provided by law.

Individual Rights with Respect to Personal Information

Peru federal laws give Peruvian data subjects the right to limit some, but not all, sharing of personal information. Natixis guarantees you the rights described by the PDPL. This means that, beyond what we have already presented you in this Privacy Policy (e.g., the right to access, delete, and correct your personal information and limit the use and disclosure of your personal information where permitted by applicable law), you also have rights to:

- Access, update and rectification of your data
- Disable the sending of advertisements, offers and promotions
- Data deletion
- Revocation of consent
- Confidentiality of data
- Review of automated decisions

You may exercise your rights under the PDPL upon submitting a request to USDataPrivacy@natixis.com. Natixis will examine the request and will respond as to whether the requested right may be exercised, and will provide a rationale for the response. Natixis will respond to your request within the deadlines established by the PDPL.

- Before exercising the right of information: eight (08) days.
- Before exercising the right of access: twenty (20) days.
- Before exercising the rights of rectification, cancellation or opposition: ten (10) days.

If you consider that you have not been attended in the exercise of your rights, you may file a complaint with the Directorate for the Protection of Personal Data of the Ministry of Justice and Human Rights.

FOR CHILEAN RESIDENTS

The following supplemental notice provides additional information as required by the Law 19628, Personal Data Protection Law of 1999 (“PDPL”) as amended. PDPL uses the term “personal data,” which means the same as “personal information” for purposes of this Privacy Policy. The following information applies to individuals’ personal information that we process and to which PDPL applies.

Legal Basis for Processing

Natixis guarantees your personal information has valid legal grounds for the data processing. The legal basis for Natixis’ processing activities includes processing such information as necessary through explicit consent, for the performance of a contract with you, compliance with legal or regulatory obligations, regular exercise of rights in the course of judicial, administrative or arbitral proceedings, for credit protection purposes, to ensure fraud prevention and safety of data subjects and for the legitimate interests that we pursue. We determine the relevant legal basis based on the purposes for which we have collected the personal information.

International Transfers of Data

Natixis uses appropriate safeguards for the transfer of personal information. In relation to other countries that have not been found by the data protection authority to provide adequate data protection, we have implemented safeguards to ensure that the transferred information remains protected.

How to Contact Us

If you have any further questions, please contact us at: Attn: Natixis Privacy Office, Natixis, 1251 Avenue of the Americas, New York, NY 10020; or 1-800-713-1739, or USDataPrivacy@natixis.com.

FOR MEXICAN RESIDENTS

The following supplemental notice provides additional information as required by the Federal Law on the Protection of Personal Data Held by Private Parties (“FLPPDHPP”). The data controller of your personal information is Natixis, Oficina de Representación en México, addressed at Av. Paseo de la Reforma 115, Lomas de Chapultepec, 11000, Mexico City, Mexico. We will collect, use and/or disclose your personal information only for the purpose(s) for which consent has been given, unless the collection, use, and/or disclosure is allowed or required by law or regulation. We will obtain your consent before or at the time of collection. In compliance with our privacy obligations, and subject to any lawful exemptions, we may obtain your permission based on implied consent (including through this Privacy Policy) or through other means (such as express consent).

We will respect your right to: (i) limit the use and disclosure of your personal information, (ii) withdraw your consent at any time, subject to legal or contractual restrictions and reasonable notice, and (iii) oppose to the processing of your personal information for secondary purposes. To exercise these rights, please refer to the



How to Contact Us section.

Depending on the circumstances, however, withdrawal of your consent may impact our ability to serve you. If you would like to make a request to withdraw your consent, please contact us using the information outlined below in this section.

Natixis is committed to ensuring that the personal information we hold is accurate and complete. You have the right to request access to your personal information in our files and to ask for us to rectify your information as necessary and cancel or object to how personal information will be used or processed, subject to any legal restrictions that would prohibit such action. To exercise these rights, please refer to the How to Contact Us Section.

How to Contact Us

If you have any further questions, please contact us at: Attn: Natixis Privacy Office, Natixis, 1251 Avenue of the Americas, New York, NY 10020; or 1-800-713-1739, or USDataPrivacy@natixis.com.

Effective Date: March 2025

Natixis Corporate & Investment Banking is a commercial brand of Natixis SA

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