

# GRAMEEN CRÉDIT AGRICOLE FOUNDATION

## WEBSITE LEGAL NOTICE

[www.gca-foundation.org/](http://www.gca-foundation.org/)

These legal notice are applicable to the website <https://www.gca-foundation.org/>, intended for a French public and/or located in France. They set out the manner in which user data is processed within the framework of this website (hereinafter "Website").

### 1. Contact details

The mission of the Grameen Crédit Agricole Foundation is to contribute to the fight against poverty and inequality by promoting financial inclusion and social impact entrepreneurship. As an investor, lender, technical assistance coordinator and fund advisor, the Foundation finances and supports microfinance institutions, businesses and projects that promote inclusive finance and the development of rural economies around the world.

The Grameen Crédit Agricole Foundation is a Luxembourg foundation created on 24 September 2008 and governed by the law of 21 April 1928 on non-profit associations and foundations. The address of its registered office is 5, Allée Scheffer L-2520 Luxembourg.

The Foundation is the publisher of the website of which Mr Eric Campos is the publication director in his capacity as Managing Director of the Foundation.

The Website is hosted by the company Patte Blanche: 19 avenue de Toulouse, 34070 Montpellier, tel: +33 (0)4 99 74 08 83. If you have any questions, please send an email to the following address: [info@gca-foundation.org](mailto:info@gca-foundation.org).

### 2. Intellectual property rights

The Foundation is the owner of the domain names <https://www.gca-foundation.org/>. The Website is an intellectual work protected by intellectual property laws. The Website as a whole and each of the elements that make it up (such as texts, trees, software, animations, photographs, illustrations, diagrams, logos, trademarks, drawings and models) are the exclusive property of the Foundation, which alone is authorised to use the intellectual property rights relating thereto.

The use of all or part of the Website, in particular by downloading, reproduction, transmission, representation or distribution for purposes other than for your personal and private use for commercial or non-commercial purposes is strictly prohibited. Violation of these provisions subjects you to the penalties provided for by law.

The creation of hypertext links to the Website may only be made with the prior written authorisation of the Foundation, which authorisation may be revoked at any time.

All sites with a hypertext link to the Website are not under the control of the Foundation and the latter therefore declines all responsibility (particularly editorial) concerning access to and content of these sites.

The Foundation is free to modify, at any time and without notice, the content of the Website.

### 3. Personal data policy

This personal data policy applies to your use and browsing of the Website, including in its versions optimized for browsing on mobiles, tablets and smartphones.

You expressly acknowledge and agree that personal data about you may be collected on the Website.

#### 3.1. General Information

This article details the way in which the Foundation uses and collects your personal data and informs you of the measures taken by the Foundation to ensure the protection of your personal data in the context of the use of the Site in accordance with the provisions of Law n°78-17 of 6 January 1978 relating to data processing, data files and liberties, as amended by the provisions of Law n°2004-801 of 6 August 2004 relating to the protection of individuals with regard to the processing of personal data. This use will be subject to adaptation, if necessary, in the event of a change in the applicable regulations.

The Foundation protects the privacy of its Internet users by complying with the applicable regulations in force.

#### 3.2. Data collection, use and conservation

##### 3.2.1 Data Collection

Users of this website <https://www.gca-foundation.org/> may communicate personal data concerning them to the Grameen Crédit Agricole Foundation, the website publisher.

The personal data collected is not transferred to any commercial company or other organisation.

« Personal data » refers to information concerning you as a natural person that you voluntarily communicate by filling in a form on the Website, or that the Foundation collects in the course of your browsing and which, regardless of its nature, enables you to be identified, directly or otherwise. Personal data includes nominative data (such as your name, contact details, etc.) and electronic identification data available on or from your computer (such as "cookies" or "IP addresses"). Your electronic identification data allows us to identify or geolocate (without being more precise than the city) your connection terminal or the pages consulted on the Website during your navigation and are generally insufficient on their own to identify you personally.

The personal data collected on this Website can only come from the voluntary registration of your personal data. The information collected comes from the sources listed below:

- Subscription to the Foundation's Newsletters
- Registration to the "Foundation's Friends Club" group, open exclusively to employees of the Crédit Agricole Group
- Contact Form

##### 3.2.2 Data use

Personal data collected on this site are collected and processed to respond to your requests, on the legal basis of article 6 of the General Regulations on Data Protection (GRDP). This involves either the sending of our newsletter, or the sending of news dedicated to the "Foundation's Friends".

The collected data is processed in accordance with the GRDP promulgated on April 27, 2016 and the present personal data protection policy.

##### 3.2.3 Data conservation

The Foundation may retain your personal data for a period not exceeding ten years from the last contact. Cookies enabling an analysis of the Website's traffic to be carried out are kept for six months.

#### 3.3. Cookies

A cookie does not allow you to be identified; however, it records information relating to your computer's browsing on the Site (the pages you have consulted, the date and time of consultation, etc.) that the Foundation will be able to read during your visits.

The Cookies that the Foundation issues or may issue from the Site allow, depending on your choice of terminal settings, you to review them at any time:

- To establish statistics and volumes of visits and use of the various elements making up the Website (sections and content visited, paths), making it possible to improve the interest and ergonomics of the services offered to you;
- To provide you with adapted and targeted services and navigation.

The Foundation informs you that you may oppose the registration of "cookies" by configuring your browser as follows:

For Mozilla Firefox: Choose the "tool" menu then "Options", Click on the "privacy" icon, Find the "cookie" menu and select the options that suit you.

For Microsoft Internet Explorer 6.0 and above: Choose the "Tools" menu, then "Internet Options", Click on the "Confidentiality" tab, Select the desired level with the cursor.

For Opera 6.0 and above: Choose the "File", "Preferences", "Privacy" menu and select the options that suit you.

For Safari: In the Safari menu choose "Preferences", "Security" and select the options that suit you.

For Google Chrome: Choose the Chrome menu in the browser toolbar, select Settings, then click on "show advanced settings", in the "privacy" section, click on the "content settings button", then in the "cookies" section you can select the options that suit you.

### 3.4. Data sharing and disclosure

The Foundation is the sole recipient of the data collected.

The Foundation only passes on your personal data to a third party when :

- The Foundation has to share this information with its service providers and in particular its technical service providers in order to provide you with the service you have requested (e.g. the sending of a Newsletter) ;
- The Foundation receives a request from a judicial authority or any administrative authority empowered by law requesting the communication of this information in accordance with the legal provisions in force.

The Foundation makes its best efforts to ensure the confidentiality and security of the personal data collected when it is transmitted to the aforementioned persons.

### 3.5. Security measures

Our concern is to preserve the quality and integrity of your personal data.

The technologies and security policies applied make it possible to protect your personal data against any unauthorized access or improper use. The Foundation's employees who, because of their position, would have access to your personal data are committed to the utmost confidentiality in this respect.

The Foundation makes its best efforts to protect your personal data against damage, loss, misappropriation, intrusion, disclosure, alteration or destruction.

However, the Foundation does not control the risks related to the operation of the Internet and draws your attention to the existence of possible risks in terms of occasional loss of data or breach of confidentiality of data transiting via this network. The information offered on the Site may be interrupted in cases of force majeure or beyond the Foundation's control or due to events for which the Foundation is not responsible.

### 3.6. Individuals' rights over the data collected

You have rights to your personal data collected and processed in the context of your use of the site. These rights are as follows:

- Right of access, rectification and deletion of data (inaccurate, incomplete, equivocal, or outdated);
- Right to limit the processing of your data under the conditions provided for by the regulations;
- Right to data portability;
- Right to withdraw your consent at any time;
- Right to lodge a complaint with a supervisory authority.
- Right to leave instructions in the event of death

To exercise your rights, you may write to the Grameen Crédit Agricole Foundation, publisher of the website, at the following address: 72-74 rue Gabriel Péri 92120 Montrouge.

You can also unsubscribe from our newsletter by clicking on the "Unsubscribe" link at the bottom of each issue.

In the event of a dispute, you may file a claim with the CNIL, whose website can be accessed at the following address <http://www.cnil.fr> and whose head office is located at 3 Place de Fontenoy - TSA 80715 - 75334 Paris Cedex 07.

Your request will be taken into account by the Foundation as soon as possible. The deadline recommended by the GRDP is one month, extended by two months if the request is complex and on condition that the person in charge is informed beforehand.

### 3.7. Questions/contact

If you have any questions or comments regarding the Personal Data Policy or the way in which the Foundation collects and uses your personal data, you can contact us via the "Contact" page.

## 4. Warranties and Liability

The Foundation endeavours to ensure to the best of its ability that the information accessible through the Site is accurate and up to date. However, the Foundation in no way guarantees that this information is accurate, complete and up-to-date. The Foundation provides no guarantee, express or tacit, concerning all or part of the Site.

Under no circumstances may the Foundation be held liable for any direct or indirect damage, whatever the cause, origin, nature or consequence, arising from the consultation or use of the Site. In particular, the Foundation declines all liability in the event of interruption or inaccessibility of the Site, the occurrence of bugs, or any damage resulting from fraudulent acts by third parties using the Site.

The Foundation implements means intended to ensure the security of the files constituted from the personal data collected on the Site. The Foundation does not control the risks linked to the operation of the Internet and draws your attention to the existence of possible risks in terms of confidentiality of data transiting via this network.

## 5. Modification of the Legal Notice

The Foundation informs you that these terms and conditions may be modified at any time. These modifications are published by putting them online and are deemed to be accepted without reservation when you access the Site after they have been put online. We recommend that you consult this page regularly.

## 6. Disputes

The present terms and conditions are established in accordance with French law and in particular the provisions of law n°2004-575 of 21 June 2004 for confidence in the digital economy as well as law n°78-17 of 6 January 1978 modified by law n°2004-801 of 6 August 2004 on Data Processing, Data Files and Individual Liberties. The Parisian French courts are territorially competent to hear any dispute relating to the Website.

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