

Privacy Policy

1. Data protection at a glance

General information

The following notes provide a simple overview of what happens to your personal data when you visit this website. Personal data are any data by which you can be personally identified. For detailed information on the subject of data protection, please refer to our Privacy Policy listed below this text.

Data collection on this website

Who is responsible for data collection on this website?

Data processing on this website is carried out by the website operator. You can find the website operator's contact details in the section "Information on the data controller" in this Privacy Policy.

How do we collect your data?

On the one hand, your data are collected by you providing it to us. This can be, for example, data that you enter in a contact form.

Other data are collected automatically or after your consent when you visit the website via our IT systems. These are mainly technical data (e.g. Internet browser, operating system or time of page view). The collection of these data takes place automatically as soon as you access this website.

What do we use your data for?

Part of the data is collected to ensure faultless provision of the website. Other data may be used to analyse your user behaviour.

What rights do you have regarding your data?

You have the right at any time to receive information free of charge about the origin, recipient and purpose of your stored personal data. You also have a right to request the correction or deletion of these data. If you have given your consent to data processing, you may revoke this consent at any time for the future. You also have the right to request the restriction of the processing of your personal data under certain circumstances. Furthermore, you have the right to lodge a complaint with the responsible supervisory authority.

For this purpose, as well as for further questions on the subject of data protection, you can contact us at any time.



Analysis tools and third-party tools

When visiting this website, your surfing behaviour may be statistically analysed. This is done primarily with so-called analysis programs.

Detailed information about these analysis programmes can be found in the following privacy policy.

2. General notes and mandatory information

Data protection

The operators of these pages take the protection of your personal data very seriously. We treat your personal data confidentially and in accordance with the statutory data protection regulations and this Privacy Policy.

When you use this website, various personal data are collected. Personal data are data with which you can be personally identified. This Privacy Policy explains what data we collect and what we use them for. It also explains how and for what purpose this is done.

We would like to point out that data transmission on the Internet (e.g. when communicating by e-mail) can have security gaps. Complete protection of data against access by third parties is not possible.

Information on the data controller

The data controller on this website is:

Z Securitisation SA
17, Rue de Flaxweiler
6776 Grevenmacher
Grand Duchy of Luxembourg

E-Mail: info@zsecuritisation.com

The controller is the natural or legal person who alone or jointly with others determines the purposes and means of the processing of personal data (e.g. names, e-mail addresses or similar).

Storage duration

Unless a more specific storage period has been stated within this Privacy Policy, your personal data will remain with us until the purpose for processing the data no longer applies. If you assert a legitimate request for deletion or revoke your consent to data processing, your data will be deleted unless we have other legally permissible reasons for storing your personal data (e.g. retention periods under tax or commercial law); in the latter case, the data will be deleted after these reasons no longer apply.



Note on data transfer to the USA

Among other things, tools from companies based in the USA are integrated on our website. If these tools are active, your personal data may be transferred to the US servers of the respective companies. We would like to point out that the USA is not a safe third country within the meaning of EU data protection law. US companies are obligated to hand over personal data to security authorities without you as a data subject being able to take legal action against this. It can therefore not be ruled out that US authorities (e.g. intelligence services) process, evaluate and permanently store your data located on US servers for monitoring purposes. We have no influence on these processing activities.

Revocation of your consent to data processing

Many data processing operations are only possible with your express consent. You may revoke consent you have already given at any time. The lawfulness of the data processing carried out until the revocation remains unaffected by the revocation.

Right to object to the collection of data in specific cases and to direct marketing (Article 21 GDPR)

IF THE DATA PROCESSING IS BASED ON ART. 6 ABS. (1) LIT. (E) OR (F) GDPR, YOU HAVE THE RIGHT TO OBJECT TO THE PROCESSING OF YOUR PERSONAL DATA AT ANY TIME FOR REASONS ARISING FROM YOUR PARTICULAR SITUATION; THIS ALSO APPLIES TO PROFILING BASED ON THESE PROVISIONS. THE RESPECTIVE LEGAL BASIS ON WHICH PROCESSING IS BASED CAN BE FOUND IN THIS PRIVACY POLICY. IF YOU OBJECT, WE WILL NO LONGER PROCESS YOUR PERSONAL DATA CONCERNED UNLESS WE CAN DEMONSTRATE COMPELLING LEGITIMATE GROUNDS FOR THE PROCESSING WHICH OVERRIDE YOUR INTERESTS, RIGHTS AND FREEDOMS, OR THE PROCESSING IS FOR THE PURPOSE OF ASSERTING, EXERCISING OR DEFENDING LEGAL CLAIMS (OBJECTION UNDER ARTICLE 21 (1) GDPR).

IF YOUR PERSONAL DATA ARE PROCESSED FOR THE PURPOSE OF DIRECT MARKETING, YOU HAVE THE RIGHT TO OBJECT AT ANY TIME TO THE PROCESSING OF PERSONAL DATA CONCERNING YOU FOR THE PURPOSE OF SUCH MARKETING; THIS ALSO APPLIES TO PROFILING INSOFAR AS IT IS RELATED TO SUCH DIRECT MARKETING. IF YOU OBJECT, YOUR PERSONAL DATA WILL SUBSEQUENTLY NO LONGER BE USED FOR THE PURPOSE OF DIRECT MARKETING (OBJECTION PURSUANT TO ARTICLE 21 (2) GDPR).

Right of appeal to the responsible supervisory authority

In the event of violations of the GDPR, data subjects have a right of appeal to a supervisory authority, in particular in the Member State of their habitual residence, their place of work or the place of the alleged violation. The right of appeal is without prejudice to other administrative or judicial remedies. You can find the supervisory authority responsible for you, for example, on the



website of the Federal Commissioner for Data Protection and Freedom of Information (bfdi.bund.de).

Right to data transferability

You have the right to have data that we process automatically on the basis of your consent or in fulfilment of a contract handed over to you or to a third party in a common, machine-readable format. If you request the direct transfer of the data to another controller, this will only be done as far as it is technically feasible.

SSL or TLS encryption

For security reasons and to protect the transmission of confidential content, such as orders or requests that you send to us as the site operator, this site uses SSL or TLS encryption. You can recognise an encrypted connection by the fact that the address line of the browser changes from “<http://>” to “<https://>” and by the lock symbol in your browser line.

If SSL or TLS encryption is activated, the data you transmit to us cannot be read by third parties.

Information, deletion and correction

Within the framework of the applicable legal provisions, you have the right at any time to free information about your stored personal data, its origin and recipients and the purpose of data processing and, if necessary, a right to correction or deletion of these data. For this purpose, as well as for further questions on the subject of personal data, you can contact us at any time.

Right to restriction of processing

You have the right to request the restriction of the processing of your personal data. For this purpose, you can contact us at any time. The right to restriction of processing exists in the following cases:

- If you dispute the accuracy of your personal data stored by us, we usually need time to verify this. For the duration of the review, you have the right to request the restriction of the processing of your personal data.
- If the processing of your personal data happened/is happening unlawfully, you can request the restriction of data processing instead of deletion.
- If we no longer need your personal data, but you need it to exercise, defend or assert legal claims, you have the right to request restriction of the processing of your personal data instead of erasure.
- If you have lodged an objection pursuant to Article 21 (1) GDPR, a balancing of your and our interests must be carried out. As long as it has not yet been determined whose interests prevail, you have the right to request the restriction of the processing of your personal data.



If you have restricted the processing of your personal data, these data may – apart from being stored – only be processed with your consent or for the assertion, exercise or defence of legal claims or for the protection of the rights of another natural or legal person or for reasons of an important public interest of the European Union or a Member State.

3. Data collection on this website

Inquiry by e-mail, telephone

If you contact us by e-mail, telephone, your enquiry including all resulting personal data (name, enquiry) will be stored and processed by us for the purpose of processing your request. We do not pass on these data without your consent.

The processing of these data is based on Article 6 (1) lit. (b) GDPR, if your request is related to the performance of a contract or is necessary for the implementation of pre-contractual measures. In all other cases, the processing is based on our legitimate interest in the effective processing of the requests sent to us (Article 6 (1) (f) GDPR) or on your consent (Article 6 (1) (a) GDPR) if this has been requested.

The data you send to us via contact requests will remain with us until you request us to delete them, revoke your consent to store them, or the purpose for storing the data no longer applies (e.g. after your request has been processed). Mandatory legal provisions – in particular legal retention periods – remain unaffected.

4. Plug-ins and tools

Google Analytics

If you have given your consent, this website uses Google Analytics, a web analytics service provided by Google LLC, 1600 Amphitheatre Parkway, Mountain View, CA 94043, USA (hereinafter: “Google”). Google Analytics uses “cookies”, which are text files placed on your computer, to help the website analyse how users use the site. The information generated by the cookie about your use of this website is usually transmitted to a Google server in the USA and stored there. However, due to the activation of IP anonymisation on these websites, your IP address will be truncated beforehand by Google within Member States of the European Union or in other contracting states of the Agreement on the European Economic Area. Only in exceptional cases will the full IP address be transmitted to a Google server in the USA and shortened there. The IP address transmitted by your browser as part of Google Analytics will not be merged with other data from Google.

For more information on terms of use and data protection, please visit <https://marketingplatform.google.com/about/analytics/terms/us/> and <https://policies.google.com/?hl=en>.

On behalf of the operator of this website, Google will use this information for the purpose of evaluating your use of the website, compiling reports on website activity and providing other services relating to website activity and internet usage to the website operator.

The data sent by us and linked to cookies, user IDs (e.g. user ID) or advertising IDs are automatically deleted after 14 months. The deletion of data whose retention period has been reached takes place automatically once a month.