

Privacy Notice**PRIVACY NOTICE**

Allianz Trade, a member of the Allianz Credit Group, is the world's leading provider of financial and services insurance solutions, with affiliates across Europe and around the world. Allianz Trade provides insurance, financial products and services to legal entities, helping its clients to trade in a global and competitive manner, with confidence, developing up-to-date information, providing security in the conduct of their business.

This **privacy notice** relates to the following legal entity:

Euler Hermes Seguros SA. e/or

Euler Hermes Serviços de Gestão de Riscos Ltda.

("Euler Hermes", "Allianz Trade", "we", "us" or our)

At Allianz Trade privacy is important to us and we want you to feel comfortable when visiting our website. This privacy notice explains the types of personal data we collect about you, how and why we collect and use it, and how long it is kept. We also explain your rights of access, correction or objections to the processing of this data (including the request for deletion, subject to the laws and regulations complied with).

The terms of this privacy notice are subject to any additional terms, disclaimers or other contractual terms you have entered into with Allianz Trade, such as customer privacy statements or notices, and any mandatory laws and regulations complied with.

Please read this notice carefully. And if you have any questions, please contact us:

BrazilLegal@amer.allianz-trade.com c/ c.karina.aguiar@amer.allianz-trade.com

1. General Information

1.1 This section refers to the clients, brokers, agents and third parties as well as individuals who visit our websites.

1.2. Is Allianz Trade a "data controller"? What does this mean?

Yes, Allianz Trade is a "data controller" as defined by the resisted laws and regulations (specifically, the EU General Data Protection Regulation). This means that Allianz Trade is a legal entity responsible for the collection of personal data and it is required by law to ensure policies, processes and procedures to safeguard this data and to ensure the rights of the individuals whose data is collected.

1.3. What types of personal data does Allianz Trade collect?

Depending on the information you have provided or the favorites you select, Allianz Trade may collect the following categories of personal data about you:

- Data you provide to us, for example, when you sign up for our services, personal information such as your name, gender, email address, phone number, job title, or company name.;

- When you visit our website, our web server automatically records details about your visit, including:

1. IP address;
2. the website from which you visited us;
3. the type of browser software used;
4. the pages of the Allianz Trade website that you visit; e
5. The date and duration of your visit to our website.

- If you visit our website, we collect information about you using cookies. A cookie is a small piece of data that is stored on your device and allows us to identify your browser when you visit our website again. We use cookies to provide you with a user-friendly, secure and effective website and to tailor our services to your needs and interests, for example by personalising your browser experience or delivering targeted (third-party) advertisements to you. If you would like to know more about cookies, please go to the cookies section below (2.2).

- For the purpose described below, we process personal data that we obtain from third parties (e.g., information service incentives) or publicly available sources (e.g., business records).

1.4. For what purpose and on what legal basis does Allianz Trade use your personal data?

We use your data for the following purposes based on:

(a) your consent to:

- to provide, maintain, improve and develop our services and to tailor them to your needs and interests (for example, to offer you personalised advertising);

- communicate with you; e

- inform and advise you about Allianz Trade products (e.g. by sending you advertisements).

(b) preparation and/or the development of a contract with you, to:

- prepare offers of our products, deliverables of our services to you, and fulfill mutual contractual obligations; e

- set up and maintain your user accounts, for technical support or other related purposes.

(c) our legitimate interests to:

- manage the technical administration, research and development of the Allianz Trade website;

- provide, maintain, improve and develop our services and tailor them to your needs and interests (e.g. customized advertising);

- detect and prevent fraud;

- improve the security of Allianz Trade's IT systems for the benefit of all our users; e

- communicate with you.

(d) compliance with legal and regulatory obligations:

- comply with legal requirements, court orders, government regulations, where it is necessary to investigate, prevent, or take action regarding illegal activities, suspected fraud, situations involving threats to the safety of any person, or violation of our terms and policies; e

- other purposes to be specified.

If we use your personal data for any purposes other than those sitting here, we will inform you of this purpose and obtain your consent where required.

1.5. Use of Artificial Intelligence and Automated Decision Making

To improve service quality and reduce response times, we employ artificial intelligence (AI) technologies in various aspects of our business operations, including customer service, support, and communications management.

We use AI-powered tools to process and analyze communications and data across multiple channels. This includes the automated processing of incoming communications, such as emails sent to customer service inboxes, submissions on developer portals, and requests, as well as the creation of support tickets, their classification, routing, and management of service flows. AI also assists us in analyzing and categorizing content, generating responses, and supporting communication, as well as quality assurance and service improvement activities. The specific AI applications we use may evolve over time as technology advances and our services develop.

All AI-generated outputs are subject to human oversight and validation.

We may review, modify, or correct any automatically created tickets, and human intervention is required when data is incomplete or ambiguous. You may request access to the original communication at any time.

We do not make decisions that produce legal effects in relation to you, or that similarly significantly affect you, based solely on automated processing, including profiling, without human involvement. Any relevant decision that affects you will always involve human review and consideration.

All AI processing is carried out in accordance with applicable data protection laws and our general data handling practices described in this privacy notice.

We have implemented appropriate technical and organizational measures to ensure the security and confidentiality of data processed by AI systems.

1.6. Where will your personal data be processed?

Personal data collected by Allianz Trade may be processed inside and outside the European Union ("EU") and the European Economic Area ("EEA"), always subject to contractual restrictions regarding confidentiality and security, in accordance with data protection laws and regulations. We will disclose your personal data to parties not authorized to process it.

Please note that EU/EEA member states and other countries have different laws regarding the protection of personal data. When your personal data is transferred from your country to another country, the laws and rules that protect your personal data in the country for which your information is encouraging may be different or less protective than in your country of residence, varying from country to country.

Whenever we transfer your personal data for processing outside the EEA, we will implement effective download control (e.g. EU standard contractual clauses or binding corporate rules) to ensure an adequate level of data protection.

1.7. Who will have access to the personal data collected through the Allianz Trade website?

We ensure that your personal data is processed in a manner that is compatible with the purposes specified above. For the purposes specified, your personal data may be disclosed to the following third parties who operate as data controllers:

- other companies in the Allianz Trade group; e
- Authorized and sought-after agents of third-party services.

For the stated purposes, we may also share your personal data with the following parties who operate as data controllers under our instruction:

- other companies in the Allianz Trade group;
- authorized, authorized agents of research analysis services and agencies; e

facilitators, consultants or specialists who manage communications and sponsors Allianz Trade.

Finally, we may share your personal data in the following cases:

With regulatory agencies, government bodies and regulators to meet legal or regulatory obligations have failed.

1.8. How long will we keep your personal data?

We will not retain your personal data for longer than is necessary to fulfil the purposes for which it was collected or to comply with legal obligations, or as permitted by law, such as to defend legal claims. We then delete your personal data. The retention period will depend on the type of personal data and the purpose of its processing.

1.9. What are your rights in relation to your personal data?

To the extent permitted by the data protection laws and regulations followed, you have the right to:

- access the personal data collected about you, including information such as the source and categories of the data, the purposes of the processing, the recipients (or their categories) and the respective retention period;

- request the updating or correction of your personal data so that it is always accurate;
- obtain your personal data in an electronic format for you or another controller;
- request the influence of your personal data if it is no longer necessary for the purposes for which it was collected or otherwise processed;
- restrict the processing of your personal data in certain circumstances, for example where you have contested the accuracy of your personal data, for the period that allows us to verify its accuracy;
- object to the processing of your personal data on specific grounds relating to your particular situation which override our compelling legitimate grounds for processing;
- revoke your consent at any time when your personal data is processed with your consent, without affecting the lawfulness of processing based on consent before its withdrawal or where there is another legal basis for processing your data (e.g. overriding legitimate interests); and
- lodged a complaint with the relevant data controller and/or data protection authority.

You can exercise these rights by contacting us and providing your name and email address, with a stand-alone identification document that allows us to identify you, as well as the guidance of your request, using our data subject access request form available at: [Data subject access request form](#) or contact the data officer, Ms. Karina Aguiar, by e-mail: karina.aguiar@amer.allianz-trade.com c/c BrazilLegal@amer.allianz-trade.com.

2. Location

2.1 How does Allianz Trade collect your data?

On its websites, Allianz Trade collects only the personal data that you have provided in *online* forms or that you have otherwise hosted with us, according to the *cookie* tablet that you selected when you first accessed our *webpage*. You have the right to revoke your consent at any time, and if you do so, we will stop processing your data collected on this website. To revoke your consent, click on:

[Cookie Settings](#)

2.2 Cookies

Cookies are a small piece of data that is stored on your computer or mobile device and allows the *website* to "remember" your actions or be influenced over time. We use *cookies* to ensure the proper function of our website and to facilitate your access by collecting information on your device and

headsets (e.g. your device and your *browser*). In addition, we collect information about how you interact with our services and our partners, such as advertising services. In principle, you can also use our websites without *cookies*. If you want to use our website completely and conveniently, you must accept these *cookies*. You can change your cookie settings, for example, to revoke your consent, at any time, by going to:

[Data subject access request form](#)

There are several types of *cookies*:

(a) *session cookie* or *temporary cookie*: A *session cookie* allows us to store your action during a session of your browser (e.g. your log data). Session cookies are disabled when you close your browser or leave our website.

(b) *persistent cookie* or *tracking cookies*: A *persistent cookie* is stored on your device between browser sessions. These cookies help us remember your emotions or actions whenever you visit our website until the cookie expiry date . These cookies are also used to keep you logged in to our website. Once the cookie is deleted,you will need to re-enter your registration credentials.

(c) *third-party cookie*: These cookies are set by a third party separate from our website, for example, to deliver advertisements such as banners for third-party products or social media.

On our website, we use the following cookies:

List of Cookies

A cookie is a small piece of data (text file) that a website – when visited by a user – asks your browser to store on your device in order to remember information about you, such as your language preference or login information. These cookies are set by us and are called first-party cookies. We also use third-party cookies – which are cookies from a different domain than the domain of the website you are visiting – for our advertising and marketing efforts. More specifically, we use cookies and other tracking technologies for the following purposes:

Targeting cookies

These cookies help our website provide personalized service information, improve the functionality of the website, and can be used for marketing purposes. If you do not accept these cookies, the personalized content for you will not be displayed.

Subgroup	Cookies	Type
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origin-www.allianz-trade.com	Origin Test Segmentation	First part
www.allianz-trade.com	__smVID,_cs_nnnnnnnnnnnnn,omSeen- xxxxxxxxxxxxxxxxxxxxxx	First part
allianz-trade.com	_fbp,_gcl_au,visitorFromBingAds,Test Segmentation,_uetsid,_uetvid	First part
turn.com	uid	Part Three
eyeota.net	SERVERS	Part Three
dpm.demdex.net	DPM	Part Three
t.co	muc_ads	Part Three
bing.com	MSPTC, OTHER	Part Three
clarity.ms	US	Part Three
w55c.net	wfivefivec, matchliveramp	Part Three
everesttech.net	everest_session_v2	Part Three
bs.serving-sys.com	OT_1073759916	Part Three
doubleclick.net	test_cookie, IDE	Part Three
serving-sys.com	OT2, u2, ActivityInfo2, eyeblaster	Part Three
x.com	guest_id, guest_id_ads, guest_id_marketing, personalization_id	Part Three
www.youtube.com	TESTCOOKIESENABLED	Part Three
linkedin.com	bcookie, li_sugr, li_gc, lang, UserMatchHistory, lidc	Part Three
www.linkedin.com	JSESSIONID	Part Three
krxd.net	_but_	Part Three
casalemedia.com	CMID, CMPS, CMPRO	Part Three
weborama.fr	AFFICHE_W	Part Three
c.clarity.ms	ANONCHK	Part Three
youtube.com	VISITOR_PRIVACY_METADATA	Part Three
mediarithmics.com	mics_uaid, mics_vid, mics_lts	Part Three

amazon-adsystem.com	AD-ID, AD-Privacy	Part Three
adotmob.com	UID, partners	Part Three
pubmatic.com	KRTBCOOKIE_XXXX, PugT	Part Three
rezync.com	zync-uuid	Part Three
adform.net	uid	Part Three
media.net	data-rk, visitor-id	Part Three
www.facebook.com		Part Three
yahoo.com	A3	Part Three
c.bing.com	SRM_B, MR	Part Three
rlcdn.com	RLAS3, PXRC	Part Three
adnxs.com	ANJ, UUID2	Part Three
rfilehub.com	EUD, RUD, RUDS, EUDS	Part Three
adsrvr.org	TDCPM, TDID	Part Three
lptag.liveperson.net	lpTestCookie	Part Three
bluekai.com	BKDC, BKPA, BKU	Part Three
srv.stackadapt.com	SA-user-ID-v2, SA-user-ID, SA-user-ID-v3	Part Three

Strictly Necessary Cookies

To ensure the ability to browse our websites, the use of cookies is required. By refusing these cookies, browsing on our websites would be unavailable or inferior, for example, the content of the website would be distorted, you would not be able to see or use all the functions of the websites. The use of necessary cookies is based on legitimate interest, so there is no consent to request their recording.

Subgroup	Cookies	Type
origin-www.allianz-trade.com	Origin Strictly Necessary Testing	First part
info.allianz-trade.com	BIGipServerPOOL-94.236.119.40-442 __cf_bm	, First part

signin.allianz-trade.com	AWSALB	First part
eolis.allianz-trade.com	JSESSIONID	First part
allianz-trade.com	s_cc , Teste Estritamente necessário, MktoGAID, OptanonAlertBoxClosed, kndctr_CEE1F70B5936D5B30A495EA3_AdobeOrg_cluster, kndctr_CEE1F70B5936D5B30A495EA3_AdobeOrg_identity, OptanonConsent	First part
www.allianz-trade.com	_mkto_trk.cookie_consent	First part
form.typeform.com	AWSALBTG, AWSALBTGCORS	Part Three
app-sj01.marketo.com	__cf_bm	Part Three
assets.adobedtm.com	kndctr_CEE1F70B5936D5B30A495EA3_AdobeOrg_consent	Part Three
www.linkedin.com	bscookie	Part Three
lo.v.liveperson.net	LPVisitorID	Part Three
youtube.com	CONSENT	Part Three
codepen.io	__cf_bm	Part Three

Performance cookies

These cookies allow us to improve the performance of the website, as they provide the opportunity to record the number of visits and the sources of visitor traffic. If you do not agree to allow the registration of these cookies, your visit to the website will not be included in your statistics.

Subgroup	Cookies	Type
origin-www.allianz-trade.com	Origin Test performance	First part
youtube.com	YSC	First part
www.allianz-trade.com	eh_utm_term , lpTestCookie , __smToken , sa-user-id , _omappvs, ln_or, eh_utm_source , sa-user-id-v3 , AWSALBCORS , AWSALB , sa-user-id-v2 , _fv__vid_ , sat_track , eh_utm_content , eh_utm_campaign , _omappvp , eh_utm_medium , pl-anon-u	First part

allianz-trade.com	MktoECID, s_plt, _hjTLDTest , com.adobe.alloy.getTld, _gclxxxx, _clsk, _biz_pendingA, LPVID, visitorFromAdwords, tfpsi, AMCVS_, s_pltp, _biz_uid, s_ips _biz_sid , mbox, s_ppv , tfpvi, _hjSessionUser_xxxxxx, dtCookie, at_check, _lfa, weird_get_top_level_domain, rxVisitor, _lfa_test_cookie_stored, _hjAbsoluteSessionInProgress mboxEdgeCluster, _biz_nA, _biz_flagsA, Teste Performance , AMCV_ , _biz_dfsA , LPSID-nnnnnn , _biz_kvpa , dtLatC , s_sq , _hjFirstSeen , TEST_AMCV_COOKIE_WRITE , dtPC , _hjIncludedInSessionSample_xxx , eh_referrer, s_tp, _hjSession_xxxxxx, _clck	First part
online.allianz-trade.com	Launch, LNG	First part
bizibly.com	_BUID	Part Three
trk.adbutler.net	apx_conv1153987, apx_seg19061372	Part Three
live.rezync.com	sd-session-id	Part Three
www.allianz-trade.com	AWSALB, AWSALBCORS	Part Three
static.lead-qualifier.com	__cf_bm	Part Three
www.allianz-trade.com	AWSALBCORS, AWSALB	Part Three
seznam.cz	Sid	Part Three
app-sj01.marketo.com	BIgipServersj01web-nginx-app_https	Part Three
allianz-trade.com	eh_referrer	Part Three
linkedin.com	AnalyticsSyncHistory	Part Three
tags.srv.stackadapt.com	SA-user-ID-v3	Part Three
www.clarity.ms	CLID	Part Three
lo.v.liveperson.net	LPSessionID	Part Three
load.sumome.com	__smUser	Part Three
lpcdn.lpsnmedia.net	lpTestCookie	Part Three
c.clarity.ms	SR. SM	Part Three
youtube.com	VISITOR_INFO1_LIVE	Part Three
qvdt3feo.com	SA-user-ID-v2, SA-user-ID-v3, SA-user-ID	Part Three
bizable.com	_BUID	Part Three
load.sumo.com	__smUser	Part Three
adform.net	C	Part Three
samepath.shinyapps.io	Session	Part Three

cm.teads.tv	ar_debug	Part Three
typeform.com	tf_respondent_cc, attribution_user_id, __tld__, tracking_session_id	Part Three
t.contentsquare.net	_cs_nnnnnnnnnnnnn	Part Three
lpntag.liveperson.net	lpTestCookie	Part Three
csxd.contentsquare.net	_cs_nnnnnnnnnnnnn	Part Three

3. Third Parties

In providing our customers with trade-related credit solutions, we may collect information about you and your business to assess and monitor our own risk and collect credits. We collect information from third parties or publicly available information. In addition, we may collect information that you disclose to us directly. We collect data on:

- business entities: business sector, name, names of representatives (e.g. directors, members of the Board of Directors) and information relating to their solvency (e.g. payment and risk incidents) and any other information;
- Sole traders or related companies: name, email address, address, business sector, form of incorporation, names of representatives (e.g. directors) and information about their creditworthiness (e.g. payment and risk incidents) and any other information.

4. How can you contact us?

If you have any questions about your personal data, you can contact us at: BrazilLegal@amer.allianz-trade.com c/c karina.aguiar@amer.allianz-trade.com

5. How are the social media plugins used on the Allianz Trade website?

The Allianz Trade website uses the following social media plug-ins ("plug-ins"):

- share button on *Facebook*, powered by *Facebook Inc.*, 1601 S. California Ave., Palo Alto, CA 94304, USA;
- X button, powered by *X Inc.*, 795 Folsom St., Suite 600, San Francisco, CA 94107, USA;
- Xing button, operated by *XING AG*, Gänsemarkt 43, 20354 Hamburg, Germany;
- share button on *LinkedIn*, operated by *LinkedIn Corporation*, 2029 Stierlin Court, Mountain View, CA 94043, United States; and

- all *plug-ins* are indicated under the brands of the respective operators *Facebook, X, Xing and LinkedIn* ("Operator").

To increase the level of data protection and in accordance with applicable laws and regulations, we have implemented the additional programs through a "2-click solution". This procedure ensures that when you visit the Allianz Trade website, no direct connection from your browser to the trader's servers is established. Only if you activate the *plug-ins* by clicking on them and thus grant your consent to the data transfer will the browser establish a direct connection to the server of the respective Operator. The content of the *plug-ins* is then transmitted by the operators directly to your browser and integrated by them into the website.

By accepting the *plug-in*, the Operator receives the information that his browser has accessed the Allianz Trade website. If you have logged into your account when you visit the Allianz website, the Operator will be able to connect your visit directly to your account. If you interact with the *plug-in*, e.g. by clicking on the *Facebook* button and the *X button* or the LinkedIn "Share" button, the data will be transferred directly from your browser to the Operator and saved by the Operator. In addition, the information will be published on the relevant social network or on your *X* account and will be visible to your contacts. If you do not want this data transfer to the operators, you must log out of your respective account before clicking on the *plugins* and activating them. XING AG only uses your data to offer the shared functions (e.g. calculation/counter display) and not to store your personal data or evaluate user behavior.

6. How often do we update this privacy notice?

We regularly review this privacy notice and make changes from time to time. We will ensure that the latest version is available here and we may additionally notify you directly (e.g. by e-mail) in case of significant changes.