

CLIENT INFORMATION SHEET

This form is an essential part of the relationship between the client and their intermediary. It summarises all the legal information that the intermediary or their firm must have provided to the client at the start of the relationship. You have chosen to entrust your affairs to a regulated and supervised professional; you should therefore bear the following in mind:

THE COMPANY

Company name: RAZERS PATRIMOINE

Legal form: simplified joint-stock company with a share capital of €100

Business address: 15 rue du Colonel Driant, 75001 PARIS

Tel: 01 83 62 21 21 Email: patrimoine@raizers.com

Paris Trade and Companies Register No.: 884 244 112

LEGAL STATUTES

Your intermediary is a member of the professional association ENDYA

Your intermediary is also registered with the Single Register of Insurance, Banking and Finance Intermediaries (ORIAS) under registration number 26005767 (you can verify this registration on the ORIAS website: <http://www.orias.fr>) in respect of the following regulated activities:

COA (Insurance Broker)

The activities of IAS are subject to supervision by the French Prudential Supervision and Resolution Authority (ACPR):

4 Place de Budapest

CS 92459

75436 PARIS CEDEX 09

<http://www.acpr.banque-france/>

PROFESSIONAL LIABILITY INSURANCE CERTIFICATE

Your intermediary holds, in accordance with the law, Professional Indemnity cover with the following company: CNA Insurance Company – 586 Avenue Charles-Quint 1082 Brussels. This cover complies in particular with the requirements of the MONETARY AND FINANCIAL CODE and the INSURANCE CODE.

REMUNERATION FOR LIFE INSURANCE/CAPITALISATION INTERMEDIATION:

Your intermediary carries out insurance intermediation activities in accordance with Article L.521-2, II, 1°, b) of the Insurance Code. They are not subject to a contractual obligation to work exclusively with one or more insurance companies and provide Level 1 advice, meaning they are obliged to propose a policy that is consistent (appropriate) with your needs and requirements.

Your intermediary does not charge fees for this activity. However, in respect of the distribution of life insurance or capitalisation contracts, they may receive a combination of advisory fees, commissions or any other form of remuneration, including any economic and/or non-monetary benefit, in accordance with Article L.521-2 of the Insurance Code. The purpose of these benefits is to improve the quality of the advisory service provided and must not undermine the intermediary's obligations to act in your best interests.

An estimate of costs and charges will be provided prior to the transaction being carried out under a life insurance or capitalisation policy.

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PARTNERS, INSURANCE COMPANIES AND OTHER DISTRIBUTORS

We hereby inform you, in accordance with Article L. 521-2 II 1°(b) of the Insurance Code, that we base our advice on an analysis of policies selected from our partner GENERALI.

Insurance companies and other distributors	Activities
E-VIE by GENERALI	Life insurance / Capitalisation

In accordance with Article R521-1 of the Insurance Code, your intermediary declares that, during the previous year, more than one-third of its turnover was generated from insurance intermediation activities with the following insurance companies or insurance groups: GENERALI

They also declare that they hold no direct or indirect stake exceeding 10% of the voting rights or share capital of a specific insurance company or the parent company of an insurance company, and declare that they hold no direct or indirect, exceeding 10% of the voting rights in a specific insurance company or the parent company of an insurance company.

HANDLING OF COMPLAINTS

For any complaint, you may write to: RAZERS PATRIMOINE, 15 rue du Colonel Driant 75001 PARIS, or email patrimoine@raizers.com. Your intermediary undertakes to send you an acknowledgement of receipt within 10 days at the latest, unless the complaint falls within the insurer's remit.

Unless there are specific difficulties relating to the claim, your intermediary undertakes to respond to you within two months of the claim being submitted.

In the event of a dispute, the parties shall endeavour to settle it amicably before taking any legal action.

If the response to a complaint is unsatisfactory, the company RAZER S PATRIMOINE has entered into an agreement with a consumer ombudsman.

For insurance brokerage activities:

La Médiation de l'Assurance, by post to La Médiation de l'Assurance – Pôle CSCA TSA 50110 – 75441 Paris Cedex 09.

PERSONAL DATA

Your personal data, collected for purposes related to the assessment of your project, is processed electronically to fulfil the obligations arising from the assessment of your project. The direct recipient of this data is RAZERS PATRIMOINE, which is specifically required to respond truthfully to enquiries from the credit institutions contacted.

This data will be disclosed externally by RAZERS PATRIMOINE solely for the purposes of fulfilling the contract to be entered into or to meet legal and regulatory requirements (Articles L. 561-1 et seq. of the Monetary and Financial Code, in particular regarding obligations relating to the prevention of money laundering and terrorist financing), in accordance with Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data (General Data Protection Regulation or 'GDPR').

Upon providing proof of your identity, you have a permanent right to access, rectify and erase your personal data (Article 39, Law No. 78-17 of 6 January 1978, as amended). If you wish to exercise this right and obtain information concerning you, you may send your request either by post to the following address: RAZERS PATRIMOINE, 15 rue du Colonel Driant 75001 PARIS, or by email to patrimoine@raizers.com.

You also have the right to lodge a complaint regarding the processing of your personal data on the CNIL website by completing an online complaint form or by post by writing to the CNIL (3 Place de Fontenoy – TSA 80715-74334 Paris Cédex).

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In accordance with the provisions governing the retention of personal data and given the nature of banking operations, this personal data is retained for five (5) years following the end of the business relationship.

You may, on legitimate grounds, object to the processing of your personal data.

You are informed that RAZERS PATRIMOINE may use your contact details to optimise your finances and therefore send you commercial offers via email, text messages, telephone calls and post.

Should you not wish to receive promotional messages and invitations, you may change your preference by contacting RAZERS PATRIMOINE as set out above or by using the unsubscribe links provided in the messages you receive.