

Privacy Statement

How does Drive4joy handle your personal data?

Drive4joy is a trade name of Stellantis Financial Services Nederland B.V. (hereinafter “SFS” or “we”). In this privacy statement we explain how we, as the data controller, handle personal data in the context of our services, and on the Drive4joy website <https://www.drive4joy.nl>.

What data do we collect from you?

Do you enter into a financing or lease agreement with us or visit our website?

Then we collect data from you, also called “personal data.” What data do we collect? What do we do with it and how long do we keep it? We are happy to be transparent about this.

What data do we collect from you and why?

Personal data are data that can be directly or indirectly traced back to you, such as your name, address and phone number, but also data that cannot be traced back to you on their own, such as the monthly installment you pay or the model of the car you finance or lease with us.

We may use (process) personal data on six different “legal bases” mentioned in the law:

- your consent;
- preparing or executing a contract that you are going to enter into or are a party to;
- to comply with a legal obligation;
- to protect your “vital interests” (exceptional);
- due to the necessity of processing personal data for the performance of a task in the public interest;
- due to our “legitimate interests” or those of the organization with which we may share your personal data.

Legitimate interests vary. Legitimate interests include: creditworthiness assessment, marketing, advertising, communication, physical security, (fraud) prevention, IT management and security, research and analysis of our own products or services, business operations, legal matters, internal (central) management.

We have different reasons at different times to collect or use your data. Below we explain this.

To perform the agreement:

- processing the application
- assessing your creditworthiness
- Your personal data, such as name, gender, address and date of birth, passport or driver’s license number.
- Personal data of a possible partner, such as name, gender, address and date of birth, passport or driver’s license number.
- Your answers when applying for financing or a lease agreement, such as the car you

finance or lease.

- Other data we need to execute the agreement, such as your bank details.
- Execution of agreement
- Legitimate interests

Communication and customer service

- Your name and phone number or other contact details.
- Information about your communication with us (the content of WhatsApp messages, for example)
- Execution of agreement
- Legitimate interests

To inform you online and offline about your agreement, such as service and product information.

- Personal data, such as your email address, (mobile) phone number and address details.
- Other data, such as product data
- Execution of agreement
- Legitimate interests

To make our services better, more personal and therefore more relevant, and for other marketing activities, advertising, offering relevant offers and commercial information about our products

- Personal data, such as your email address and your name.
- Other data, such as the products you have with us and the use of SFS digital media: our website, live chat and social media
- Legitimate interests

For your personal environment on our website, to improve online navigation and to create reports on the use of our website

- Personal data, such as your IP address, your name, email and your agreement number.
- Other data, such as the products you have with us.
- Legitimate interests

To be able to make legally required reports in national databases, and to report fraud and abuse.

- Personal data.
- Other data.
- Legal obligations
- Legitimate interests

To improve our service

- Personal data such as your email address
- Other data, such as results from (online) analyses and research
- Legitimate interests

To answer your questions

- All personal data and other data we have from you
- Execution of agreement
- Legitimate interests

To carry out statistical research, market research and customer satisfaction surveys.

- Personal data such as your address details, age, living situation
- Other data we have from you
- Legitimate interests

To record and follow up your payments.

- Personal data, such as your account number and your name.
- Other data, such as your payments and reversals
- Execution of agreement

Recruitment and selection

- Curriculum Vitae
- Personal data such as name, email and phone number
- Legally required data, such as diplomas, certificate of conduct.
- Legitimate interests

Business economic purposes, such as selling business units or shares in SFS, whereby third parties gain certain control.

- Legitimate interests

With whom do we share your data?

We handle the data we have from you with care. After all, it concerns your privacy. Therefore, we only share your data with other parties if this is necessary and permitted. To execute your financing, we must exchange data with other parties. For example, we cannot collect your monthly installment if the bank does not have your data. There are more examples like this.

With whom do we share data?

Below you will find an overview of the main parties with whom we share data. Departments involved in the execution of an agreement to which you are a party, such as Customer Service, Marketing, Accounting, Accounts Receivable

To serve you as well as possible, execute an agreement or protect our interests.

- Execution of agreement
- Legitimate interests

Peugeot Netherlands, Citroën Netherlands and DS Netherlands and their dealer network

To ensure our service aligns as well as possible with the car you finance or lease, we exchange data with the brand organizations. This data is exchanged for maintenance,

repair, warranty and damage repair.

- Execution of agreement
- Legitimate interests

Marketing partners

In some cases, we work with other companies to approach our existing or potential new customers with relevant, commercial messages, or to carry out research and analyses. We only share data with them if this is permitted by law and if they have taken the same appropriate measures to process your data securely.

- Legitimate interests

Parties that assist SFS in its services and are not processors (such as accountants and (legal) advisors)

- Legitimate interests

Banks

Processing payments and reversals. We collect your installments from your account. Or we pay out an amount if you have received a credit note from us. This is only possible if we share your data with banks, such as your account number and personal data.

- Execution of agreement

Profiling

Profiling is the collection of specific characteristics at a personal level.

This allows us to create target groups to provide them with interesting and relevant offers and information. This only happens if this is allowed by law and if you have given consent by accepting cookies on our site. Please also read our cookie statement.

- Legitimate interests

AON

For handling damage.

- Execution of agreement

Travelcard

For providing the fuel card for private lease cars

- Execution of agreement

Allianz

For handling damage.

- Execution of agreement

Macadam

For inspecting the lease car before it is returned.

- Execution of agreement

Casi

For supporting, managing and improving the Drive4joy product.

- Execution of agreement
- Legitimate interests

Scrive AB

To facilitate the digital signing of subscription agreements and other essential documents, we use Scrive AB as a service provider.

When you sign a document using our digital signature solution, the following data is processed:

- Name and contact details (email/phone number)
- Technical identifiers (e.g. IP address, device/browser information)
- Metadata required to establish a secure audit trail

This data is processed in accordance with the GDPR to fulfill contractual obligations and to ensure legally valid documentation of agreements. [For more information, please refer to Scrive's privacy statement.](#)

The provision of personal data to the above third parties will only take place for the purposes mentioned in this privacy statement, and only insofar as this is permitted under this privacy statement and applicable laws and regulations, or if SFS is legally obliged to provide personal data.

SFS also uses services of third parties acting as “processors” (for example hosting providers, software suppliers or parties that organize or carry out campaigns or research for SFS). SFS concludes a processor agreement with these service providers stating that they process personal data exclusively in accordance with the instructions and under the control of SFS.

In addition, we may use certain services or “tools” from third parties to communicate with you. Think of WhatsApp. These third parties act as independent controllers.

How do we protect your data?

There are various rules and agreements that we follow to protect your data. You will find them below. Often these are agreements we have made with all financial institutions. For example, how our employees must work so that your data remains confidential. Also agreements about technical and organizational measures against loss, unlawful processing or unauthorized access to your data. We require our suppliers, partners and other business units to protect your data appropriately.

SFS considers your privacy important and has therefore appointed a Data Protection Officer. The contact details of the Data Protection Officer are:

Ms. A Laoh, email: anneke.laoh@stellantis-finance.com

Doubting a message from us?

Do you receive a message, a WhatsApp message or an email from SFS, but are you unsure if it is really from us? Then it may be “phishing”: an attempt to obtain your data and defraud you.

If in doubt, contact nl-support@drive4joy.nl immediately. We will check with you whether it is a message from SFS. If it is indeed fraud, we will report this immediately to the Dutch Data Protection Authority.

How long do we keep your data?

There are legal rules for how long we must and may keep your data. How long we keep your data depends on the type of product, the type of data and the purpose for which it is used. The so-called retention period is therefore not always the same.

We retain and process all data necessary for your agreement for as long as your agreement is active. After termination of your agreement, we retain most of your data for another 7 years. With this retention period we comply with a legal retention obligation. In specific cases we retain your data longer than 7 years, for example in case of (possible) legal proceedings.

After the retention period, your personal data will be deleted, anonymized or archived. Anonymized or archived data is only used for historical, statistical or scientific purposes.

Recruitment and selection

If you send your Curriculum Vitae to SFS via the SFS website and Stellantis Financial Services Nederland B.V hires you, we retain your personal data for as long as you are employed by us and for another 2 years thereafter, unless a legal retention obligation applies. If we do not hire you, we delete your data no later than 4 weeks after completion of the application procedure, unless you give us permission to retain your data longer.

Your data when using other websites and Social Media

How is your privacy handled on websites we refer to? Or if you contact us via Social Media?

Your data and other websites and Social Media

To help our customers, we use information on other websites and Social Media. We also like customers to choose how they want to contact us. Social Media is part of this. What happens to your data then? And who is responsible for your data privacy?

If we refer to other parties

Our websites and apps contain links to other parties, such as Social Media providers. If you follow these links, you leave our websites and apps. Our privacy statement no longer applies. The use of these websites and Social Media is your own responsibility. If you want more information about how these parties handle your data, you can contact those parties directly. We do ensure that it is clear when you leave our website or app.

If you contact us via Social Media

If you ask us a question via Social Media, data may be shared with us. For example, we may receive your name, date of birth and interests. What we receive from you and how much, you can largely set yourself with the Social Media provider. We refer you to the Social Media provider's website for information about these personal settings and how they handle your data. We have described these points in more detail in our cookie statement.

Accessing your personal data

You have the right to request your personal data and the data we have about your financing or lease products in a “structured, commonly used and machine-readable format.”

You can submit your request in writing via: nl-support@drive4joy.nl. If we doubt your identity, we may ask you for additional proof.

If you use My Finance, you can view your personal data online.

Changing your personal data

As stated in your agreement, we need correct personal data from you. If your data changes, please inform SFS as soon as possible. You can do this by email at: nl-support@drive4joy.nl.

Objecting or submitting a complaint

We do our best to meet our customers’ expectations as well as possible. However, it may happen that our service does not fully match your expectations. In that case, you can submit a suggestion for improvement or a complaint via pfnekwaliteit@stellantis-finance.com. You also have the right to submit a complaint to the Dutch Data Protection Authority.

Request deletion or restriction of your personal data

You can ask us to delete the personal data we have about you. However, this is not always possible. As long as you have an active financing or lease agreement with us, we must retain your personal data. Otherwise, we cannot execute your agreement. There is also a legal retention period afterward. Only after this period has expired can we delete your personal data.

You may ask us not to use personal data (temporarily) for a specific purpose. Please note: always contact us if you have questions about this, as it may affect our ability to provide services to you.

Company structure

Stellantis Financial Services is a joint venture between Banque PSA Finance and Santander Consumer Finance Benelux, and is part of the Stellantis group.

We are the financing company behind Peugeot, Citroën and DS. SFS Finance offers its services under various product names.

For private customers we offer, in addition to Drive4joy:

- Peugeot Private Lease, Citroën Private Lease, DS Private Lease, Free2Move Private Lease
- Peugeot Payment Plan, Citroën Payment Plan and DS Payment Plan
- Insurance (SFS Assurance)
- Security plan (extended warranty) and maintenance contracts

For business customers we offer:

- Peugeot Financial Lease, Citroën Financial Lease, DS Financial Lease
- Free2Move Operational Lease (for Peugeot, Citroën and DS)
- Security plan (extended warranty) and maintenance contracts

Questions about your privacy

We want to be as clear and complete as possible about your privacy. There should be no ambiguity about this. Can something be improved? Or do you have a question? Let us know via our contact form. Choose “General” for the question “My question relates to.” Clearly state that it concerns our privacy statement.

Cookies

We want to gain insight into how people use our websites. To create more valuable experiences for you, we may collect data about how you use the site. In this Cookie Statement you can read what we use these cookies for and how you can disable them if you wish. These cookies never contain information about users’ names.

1. What is a cookie?

When you visit SFS websites, cookies are stored on your computer, tablet or mobile phone.

The Authority for Consumers & Markets describes cookies as: “a small text file that is placed on the hard drive of a user’s computer by the server of that website when visiting a website.” This file contains various data, such as:

- The domain to which the cookie relates
- Creation date and expiration date

These data are stored on your computer in the form of a text file. A server can access this file and retrieve or store data in it.

A cookie is always linked to one domain name. That is the domain of the server that created the cookie. This means a cookie can only be accessed from the same server. SFS websites use cookies. Therefore, we must inform you that cookies may be automatically installed on your computer during your visit to the website.

Cookies make browsing the website easier. Cookies also make it possible to collect data about a visit to the website. This allows SFS to show targeted advertisements to a website visitor. These cookies never contain personal information.

Every website visitor can disable cookies. To do this, the visitor must adjust the settings of their web browser.

2. What types of cookies does SFS use?

- Anonymous cookies

The website uses anonymous cookies. These are cookies that indicate how often the website is visited or which parts of the site are most frequently accessed.

Statistical cookies are used to determine how popular the website is. Examples include:

- number of visits
- how long a visitor stays on the site
- which links the visitor clicks

Session cookies:

We also collect non-identifiable information via session cookies to accurately identify interruptions and causes, so we can implement error corrections and improvements to provide a well-functioning and secure website and ordering process. These cookies are

considered strictly necessary to provide this service when you request it. The cookies are temporary and are deleted shortly after your session ends.

SFS uses these cookies to continuously improve the website, ensuring it meets visitor expectations. These statistical cookies are fully anonymous. This means it is not possible to determine who the website user was. We also cannot collect personal data with them.

Cookies for storing connection data.

If you have requested a personal login code for the website, you can access your personal environment on our website with your login code and password. The website uses cookies to remember your account details or registration for a specific service.

Third-party cookies (advertising)

Most SFS online advertising is displayed on third-party websites and is placed by a so-called third party (for example an advertising network). These third parties use their own cookies to see how many people have seen and/or clicked a banner. These cookies are subject to the cookie policy of the companies that created them. SFS cannot read or create these cookies.

Other third-party cookies

SFS uses other third-party cookies to analyze browsing behavior on the SFS Group websites and advertising banners. These cookies are created by SFS or by companies hired by SFS Finance to measure the popularity of different website pages. This allows us to better organize information and sections. In some cases, these cookies can also detect navigation issues. This information helps improve services. These cookies mainly provide anonymous information and data about how often a site is visited. They never contain names. These cookies collect anonymous data that may also be used to personalize this and other sites and SFS Group advertising banners. These cookies, which measure website popularity, are retained for no longer than 90 days.

Flash cookies

The websites use Adobe Flash Player to display content. “Local shared object” cookies are intended to improve user experience and provide certain website functionalities. These Flash cookies cannot be managed via your internet browser, but through Adobe Flash Player software. More information can be found on Adobe’s website:

<http://www.adobe.com/products/flashplayer/security>.

3. Targeted advertising: how does it work?

Cookies are stored in a specific folder on the visitor’s computer. Which cookies are stored depends on the web pages visited. The following information may be stored:

- recently visited web pages
- products the visitor is interested in
- system data (language, country, operating system, browser, etc.) used to improve display during future visits

Visit www.youronlinechoices.com for more information about online targeted advertising and options to block such advertising from companies affiliated with the NAI.

Will I still see ads if I block targeted advertising? Yes, you will still see ads, but they will no longer be based on your preferences.

4. Your web browser settings

You can disable these cookies at any time. You can set your browser to notify you when a site stores cookies on your computer. You will then be asked whether to accept them. You can accept cookies, refuse individual cookies or systematically refuse all cookies. Each browser is configured differently. The procedure for setting your cookie preferences is described in your browser's Help menu. There you will also find how to change your cookie settings.

We remind you that access conditions depend on your settings. In some cases, accepting cookies is necessary for our services.

4.1. Blocking cookies with your browser

If your browser is set to refuse all cookies, you may not be able to make selections or choose a car for your private lease application. If you still want to do this, adjust your cookie settings for your visit.

4.2. How do I block cookies with my browser?

Consult your browser's online Help to block all cookies:

Chrome

For information on adjusting Chrome settings:

<https://support.google.com/chrome/answer/95647?hl=en>

Firefox

For information on adjusting Firefox settings:

<https://support.mozilla.org/en-US/kb/enable-and-disable-cookies-website-preferences>

Internet Explorer

For information on adjusting Internet Explorer settings:

<http://windows.microsoft.com/en-us/windows-vista/Block-or-allow-cookies>

Safari

For information on adjusting Safari settings:

<http://support.apple.com/kb/PH5042>

4.3. Deleting SFS cookies

Select cookies named "SFS" and delete them.