

Nota de Privacidade

PRIVACY NOTICE

Allianz Trade, a member of the Allianz Credit Group, is a leading global provider of insurance, financial, and service solutions, with affiliates throughout Europe and around the world. Allianz Trade provides insurance products and financial services to businesses, helping its clients trade globally and competitively with confidence by developing up-to-date information and providing security in the conduct of their business.

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

Euler Hermes Seguros SA and/or

Euler Hermes Serviços de Gestão de Riscos Ltda.

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

At Allianz Trade, privacy is important to us, and we want you to feel comfortable 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 retained. We also explain your rights to access, correct, or object to the processing of this data (including the right to request deletion, subject to applicable laws and regulations).

The terms of this privacy notice are subject to any additional terms, disclaimers, or other contractual terms you have agreed to with Allianz Trade, such as client privacy statements or notices, and any applicable laws and regulations.

Please read this notice carefully. 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 applies to clients, brokers, agents, and third parties, as well as individuals who visit our websites.

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

Yes, Allianz Trade is a "data controller," as defined by applicable 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 is required by law to ensure policies, processes, and procedures to safeguard this data and 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 preferences you have selected, 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, such as personal information including 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 you visit; and
 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 personalizing your browsing experience or delivering targeted (third-party) ads to you. If you would like to learn more about cookies, please refer 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 providers) or publicly available sources (e.g., commercial registries).

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:

- providing, maintaining, improving, and developing our services and tailoring them to your needs and interests (e.g., to offer you personalized advertising);

- communicating with you; and

- informing and advising you about Allianz Trade products (for example, by sending you advertisements).

(b) preparing and/or entering into a contract with you, to:

- prepare offers for our products, deliver our services to you, and fulfill mutual contractual obligations; and

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

(c) our legitimate interests in:

- 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., personalized advertising);

- detect and prevent fraud;

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

- communicate with you.

(d) compliance with legal and regulatory obligations:

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



and

- other purposes to be specified.

If we use your personal data for any other purposes not listed here, we will inform you of such purpose and obtain your consent whenever necessary.

1.5. Where will your personal data be processed?

Personal data collected by Allianz Trade may be processed within and outside the European Union ("EU") and the European Economic Area ("EEA"), subject to contractual restrictions regarding confidentiality and security, in accordance with applicable data protection laws and regulations. We will not 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 protecting your personal data in the country to which your information is transferred may differ from or be less protective than those 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 safeguards (e.g., EU Standard Contractual Clauses or Binding Corporate Rules) to ensure an adequate level of data protection.

1.6. 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 consistent with the purposes specified above. For the specified purposes, your personal data may be disclosed to the following third parties acting as data controllers:

- other companies within the Allianz Trade Group; and
- authorized agents and third-party service providers.

For the stated purposes, we may also share your personal data with the following parties acting as data processors under our instructions:

- other companies within the Allianz Trade Group;
- authorized agents, service providers, and research analysis agencies; and

- facilitators, consultants, or experts 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 comply with legal or regulatory obligations.

1.7. How long will we retain your personal data?

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

1.8. What are your rights regarding your personal data?

To the extent permitted by applicable data protection laws and regulations, 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 processing, the recipients (or their categories), and the respective retention period;

- request that your personal data be updated or corrected so that it remains accurate;

- obtain your personal data in an electronic format for yourself or for another controller;

- request the erasure 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, when 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 grounds relating to your particular situation that override our compelling legitimate grounds for the processing;

- withdraw your consent at any time where your personal data is processed with your consent, without affecting the lawfulness of the processing based on consent prior to its withdrawal or where there is another legal basis for the processing of your data (e.g., overriding legitimate interests); and

- file a complaint with the data controller and/or the relevant data protection authority.

You may exercise these rights by contacting us and providing your name and email address, along with a valid form of identification that allows us to verify your identity, as well as the details of your request, using our Data Subject Access Request Form available at: [Data Subject Access Request Form](#) or contact the Data Protection Officer, Ms. Karina Aguiar, via email: 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 you have provided in online forms or that you have otherwise provided to us, in accordance with the cookie settings you selected when you first accessed our website. You have the right to withdraw your consent at any time, and if you do so, we will cease processing the data collected on this website. To withdraw your consent, click on:

[Cookie Settings](#)

2.2 Cookies

Cookies are small pieces of data stored on your computer or mobile device that allow a website to “remember” your actions or preferences over time. We use cookies to ensure the proper functioning of our website and to facilitate your access by collecting information from your device and browser (e.g., your device and browser type). 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 fully and conveniently, you must accept these cookies. You can change your cookie settings, for example, to withdraw your consent, at any time by accessing:

[Data Subject Access Request Form](#)

There are various types of cookies:

(a) *session cookie* or *temporary cookie*: A *session cookie* allows us to store your actions during a browser session (for example, your login details). Session cookies are deactivated when you close your browser or leave our website.

(b) *persistent cookies* or *tracking cookies*: A *persistent cookie* is stored on your device between browser sessions. These cookies help us remember your preferences or actions whenever you visit our website until the *cookie's* expiration 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 login credentials.

(c) *third-party cookies*: These cookies are set by a third party separate from our website, for example, to provide 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 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 domain other 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 website's functionality, and may be used for marketing purposes. If you do not accept these cookies, content personalized for you will not be displayed.

Subgroup	Cookies	Type
origin-www.allianz-trade.com	Origin Test Targeting	First-party
www.allianz-trade.com	__smVID; __cs_nnnnnnnnnnnnnn; omSeen-xxxxxxxxxxxxxxxxxx	First-party

allianz-trade.com	_fbp; _gcl_au; visitorFromBingAds; _uetsid; _uetvid	First-party
turn.com	uid	Third-party
eyeota.net	SERVERID	Third-party
dpm.demdex.net	dpm	Third-party
t.co	muc_ads	Third-party
bing.com	MSPTC; MUID	Third-party
clarity.ms	MUID	Third-party
w55c.net	wfivefivec; matchliveramp	Third-party
everesttech.net	everest_session_v2	Third-party
bs.serving-sys.com	OT_1073759916	Third-party
doubleclick.net	IDE; test_cookie	Third-party
serving-sys.com	OT2; u2; ActivityInfo2; eyeblaster	Third-party
x.com	guest_id; guest_id_ads; guest_id_marketing; personalization_id	Third-party
www.youtube.com	TESTCOOKIEENABLED	Third-party
linkedin.com	bcookie; li_sugr; li_gc; lang; UserMatchHistory; lidc	Third-party
www.linkedin.com	JSESSIONID	Third-party
krxd.net	kuid	Third-party
casalemedia.com	CMID; CMPS; CMPRO	Third-party
weborama.fr	AFFICHE_W	Third-party
c.clarity.ms	ANONCHK	Third-party
youtube.com	VISITOR_PRIVACY_METADATA	Third-party
mediarithmics.com	mics_uuid; mics_vid; mics_lts	Third-party
amazon-adsystem.com	ad-id; ad-privacy	Third-party
adotmob.com	uid; partners	Third-party
pubmatic.com	KRTBCOOKIE_xxxx; PugT	Third-party
rezync.com	zync-uuid	Third-party
adform.net	uid	Third-party

media.net	data-rk; visitor-id	Third-party
www.facebook.com	—	Third-party
yahoo.com	A3	Third-party
c.bing.com	SRM_B; MR	Third-party
rlcdn.com	rlas3; pxrc	Third-party
adnxs.com	anj; uuid2	Third-party
rfihub.com	eud; rud; euds	Third-party
adsvr.org	TDCPM; TDID	Third-party
lptag.liveperson.net	lpTestCookie	Third-party
bluekai.com	bkdc; bku	Third-party
srv.stackadapt.com	sa-user-id-v2; sa-user-id; sa-user-id-v3	Third-party

Strictly Necessary Cookies

To ensure you can browse our websites, the use of cookies is necessary. If you refuse these cookies, browsing our websites would be unavailable or impaired; for example, the website content would be distorted, and you would not be able to view or use all the website features. The use of necessary cookies is based on legitimate interest, so consent is not required for their storage.

Subgroup	Cookies	Type
origin-www.allianz-trade.com	Origin Test Strictly Necessary	First-party
info.allianz-trade.com	BIGipServerPOOL-94.236.119.40-442; __cf_bm	First-party
signin.allianz-trade.com	AWSALB	First-party
eolis.allianz-trade.com	JSESSIONID	First-party
allianz-trade.com	s_cc; Test Strictly Necessary; MktoGAID; OptanonAlertBoxClosed; kndctr_CEE1F70B5936D5B30A495EA3_AdoobeOrg_cluster; kndctr_CEE1F70B5936D5B30A495EA3_AdoobeOrg_identity; OptanonConsent	First-party
www.allianz-trade.com	_mkto_trk; cookie_consent	First-party
form.typeform.com	AWSALBTG; AWSALBTGCORS	Third-party
app-sj01.marketo.com	__cf_bm	Third-party
assets.adobedtm.com	kndctr_CEE1F70B5936D5B30A495EA3_AdoobeOrg_consent	Third-party
www.linkedin.com	bscookie	Third-party

lo.v.liveperson.net	LPVisitorID	Third-party
youtube.com	CONSENT	Third-party
codepen.io	__cf_bm	Third-party

Performance cookies

These cookies help improve the website's performance by allowing us to track the number of visits and the sources of visitor traffic. If you do not consent to the use of these cookies, your visit to the website will not be included in our statistics.

Subgroup	Cookies	Type
origin-www.allianz-trade.com	Origin Test Performance	First-party
youtube.com	YSC	First-party
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-party
allianz-trade.com	MktoECID; s_plt; _hjTLDTTest; 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; Test Performance; AMCV; _biz_dfsA; LPSID-nnnnnnnn; _biz_kvpa; dtLatC; s_sq; _hjFirstSeen; TEST_AMCV_COOKIE_WRITE; dtPC;	First-party

	_hjIncludedInSessionSample_xxx; eh_referrer; s_tp; _hjSession_xxxxxx; _clck	
online.allianz-trade.com	release; lng	First-party
bizibly.com	_BUID	Third-party
trk.adbutter.net	apx_conv1153987; apx_seg19061372	Third-party
live.rezync.com	sd-session-id	Third-party
www.allianz-trade.com	AWSALB; AWSALBCORS	Third-party
static.lead-qualifier.com	__cf_bm	Third-party
www.allianz-trade.com	AWSALBCORS, AWSALB	Third-party
seznam.cz	sid	Third-party
app-sj01.marketo.com	BIGipServersj01web-nginx- app_https	Third-party
allianz-trade.com	eh_referrer	Third-party
linkedin.com	AnalyticsSyncHistory	Third-party
tags.srv.stackadapt.com	sa-user-id-v3	Third-party
www.clarity.ms	CLID	Third-party
lo.v.liveperson.net	LPSessionID	Third-party
load.sumome.com	__smUser	Third-party
lpcdn.lpsnmedia.net	lpTestCookie	Third-party
c.clarity.ms	MR; SM	Third-party
youtube.com	VISITOR_INFO1_LIVE	Third-party
qvdt3feo.com	sa-user-id-v2; sa-user-id-v3; sa- user-id	Third-party
bizable.com	_BUID	Third-party
load.sumo.com	__smUser	Third-party
adform.net	C	Third-party
samepath.shinyapps.io	session	Third-party
cm.teads.tv	ar_debug	Third-party
typeform.com	tf_respondent_cc; attribution_user_id; tld; tracking_session_id	Third-party
t.contentsquare.net	_cs_nnnnnnnnnnnnn	Third-party
lptag.liveperson.net	lpTestCookie	Third-party
csxd.contentsquare.net	_cs_nnnnnnnnnnnnn	Third-party

3. Third parties

When providing our customers with trade-related credit solutions, we may collect information about you and your company to assess and monitor our own risk and collect on credits. We collect information from third parties or publicly available sources. Additionally, we may collect information that you provide 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 regarding their creditworthiness (e.g., payment and risk incidents) and any other information;

- individual merchants or related companies: name, email address, address, business sector, legal form, names of representatives (e.g., directors), and information regarding 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 social media plugins used on the Allianz Trade website?

The Allianz Trade website uses the following social media plugins ("plugins"):

- Facebook Share button, powered by Facebook Inc., 1001 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, Günsemarkt 43, 20354 Hamburg, Germany;

- Share button on LinkedIn, operated by LinkedIn Corporation, 2029 Stierlin Court, Mountain View, CA 94043, United States; and

- all *plugins* are marked with the logos of their respective operators *Facebook, X, Xing, and LinkedIn* ("Operator").

To enhance data protection and in accordance with applicable laws and regulations, we have implemented additional measures through a "2-click solution." This procedure ensures that, when you visit the Allianz Trade website, no direct connection is established between your browser and the operator's servers. Only if you activate the *plugins* by clicking on them and thereby give your consent to the data transfer does the browser establish a direct connection to the respective Operator's server. The content of *the plugins* is then transmitted by the operators directly to your browser and integrated by them into the website.

When you accept the *plug-in*, the operator receives the information that your browser has accessed the Allianz Trade website. If you are logged into your account when visiting the Allianz website, the operator may link your visit directly to your account. If you interact with the *plug-in*, for example by clicking the *Facebook* button, the *X* button, or the *LinkedIn* "Share" button, the data will be transferred directly from your browser to the Operator and stored by the Operator. In addition, the information will be published on the relevant social network or on your account and will be visible to your contacts. If you do not want this data to be transferred to the operators, you must log out of your respective account before clicking on *the plugins* and activating them. XING AG uses your data solely to provide the shared functions (e.g., calculation/display of a counter) 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 most recent version is available here, and we may also notify you directly (for example, by email) in the event of significant changes.