

European Union Whistleblower Policy

France Procedure

FRANCE

This Country Procedure (the “**Procedure**”) supplements the European Union Whistleblowing Policy. In the event of a conflict, this Procedure shall prevail.

Purpose and Scope

This Procedure is implemented in France by Mastercard France.

The following individuals are encouraged to use the internal reporting process (the “**Individual**” or “**Individuals**”):

- all current Mastercard France employees, former Mastercard France employees where the information was obtained in the course of that relationship, and individuals who have applied for employment with Mastercard France, where the information was obtained in the course of that application;
- shareholders, partners and holders of voting rights in the general meeting of the entity;
- members of the administrative, management or supervisory body (“*aux membres de l'organe d'administration, de direction ou de surveillance*”);
- external and occasional consultants;
- contractors of the entity concerned, their subcontractors or, where the contractor is a legal entity, members of the administrative, management or supervisory bodies of these contractors and subcontractors, as well as members of their staff.

The Individuals, who have obtained, in the course of their professional activities, information related to the wrongdoings that may be reported as provided by the applicable law, relating to facts which have occurred or are very likely to occur in the entity concerned, may report such information internally in accordance with the applicable procedures, in particular where the Individuals consider that it is possible to remedy the breach effectively by this reporting and that they do not expose themselves to a risk of retaliation. Under French law, the whistleblower is the Individual (“*personne physique*”) who reports or discloses, without direct financial consideration and in good faith, information relating to (“**Reports**”):

- a crime, an offence, a threat or harm to the general interest,
- a violation or an attempt to conceal a violation of an international commitment regularly ratified or approved by France, a unilateral act of an international organization taken on the basis of such a commitment,
- a violation or an attempt to conceal a violation of the European Union Law,
- a violation or an attempt to conceal a violation of the law or regulations.

Facts / information / documents, regardless of their form or medium, the disclosure of which is prohibited because they are covered by national security (“*secret de la défense nationale*”), medical secrecy (“*secret médical*”), secrecy of judicial deliberations, judicial investigations or judicial enquiries (“*au secret des délibérations judiciaires, au secret de l'enquête ou de l'instruction judiciaires*”), or legal professional secrecy (“*secret professionnel de l'avocat*”) are expressly excluded from the whistleblowing scheme.

Mastercard France may process personal data for the purpose of providing the policy and to investigate Reports, according to (i) its obligation to comply with legal provisions regarding the implementation of a whistleblowing system; and (ii) its legitimate interests in ensuring that employees comply with applicable law and its policies and procedures. When pursuing those legitimate interests, Mastercard France will balance them with Individuals’ interests and fundamental rights and freedoms in relation to the protection of Individuals’ personal data.

The following categories of personal data may be collected and processed as part of the investigation of Reports:

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- Identity, functions and contact details of the whistleblower;
- Identity, functions and contact details of the persons who are the subject of the Report;
- Identity, functions and contact details of persons involved in the collection or processing of the Report;
- Facts reported;
- Elements collected within the framework of the verification of the reported facts;
- Investigation reports; and
- Follow-up to the Report.

Mastercard France endeavors to process only the data necessary for the purposes of investigating Reports. To that end, whistleblowers are invited to ensure that any information communicated when making a Report remains factual and directly relevant to the subject of the Report.

The subject of the Report will be informed of the Report within one month following the filing of the Report. This information may be deferred when it is likely to seriously jeopardize the purpose for which the Report is being processed.

As part of the Procedure, personal data acquired by Mastercard France may transfer outside of the European Economic Area. To provide an adequate level of data protection for the transfer of personal data through the whistleblowing system, transfer of data outside of Mastercard would be subject to agreements that include the European Commission's standard contractual clauses. You can obtain a copy of such standard contractual clauses by contacting us at privacyanddataprotection@mastercard.com.

Internal Reporting

You may use the reporting channels identified at section 2.2.1 of the European Union Whistleblowing Policy under the conditions set out in this European Union Whistleblowing Policy. Alternatively, if you prefer to report locally in France, any concerns regarding Reports can be reported to:

- Senior Counsel, France at france.reporting@mastercard.com

Mastercard France will ensure that the Senior Counsel is able to perform their duties in compliance with this Procedure, in an impartial manner, and by providing the following guarantees:

- the Senior Counsel will be free to process reports under the terms of this Procedure without the need for approval;
- the Senior Counsel will not be subject to retaliation for performing their duties under the terms of this Procedure;
- the Senior Counsel is an individual who, by virtue of their position or status, has the competence, authority and means to carry out their duties;
- the Senior Counsel shall handle all reports only in accordance with applicable legal requirements;
- the Senior Counsel will coordinate with investigator(s), who must conduct any investigation in accordance with the adversarial principle and with an impartial ear;
- the Senior Counsel must immediately report to the Global Compliance Investigations team any conflict of interest or other situation that may affect their impartiality.

Anonymity and Confidentiality

Reports may be made anonymously or on an open basis. However, we strongly encourage Reports to be made on an open basis, where possible.

Anonymous reporting may limit the extent to which we are able to fully investigate Reports and take remedial action.

Where a Report is made anonymously or on an open basis, the identity of the Individual will be processed in a confidential manner, in accordance with this Procedure. Whether the Report is made using the reporting channels identified at section 2.2.1 of the European Union Whistleblowing Policy or the channels identified in this France Procedure, if the report is made on an open basis, the identity of the Individual will be shared with the General Counsel/Designee (as defined in the European Union Whistleblower Policy) and the Global Compliance Investigations team for the purpose of investigating the Report. The identity of the

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whistleblower may also be shared where necessary with the Mastercard data privacy team and/or Employee Relations, who form part of the staff members authorized to receive or follow up on Reports for the purposes of the European Union Whistleblowing Directive.

Other than in circumstances identified in this France Procedure, the identity of the Individual may only be communicated with their consent, except in cases where communication of this information to judicial authorities is mandatory.

The identity of the person who is the subject of the Report as well as the identity of any third party mentioned in the Report will also be processed in a confidential manner, in accordance with this Procedure. The identity of the person who is the subject of the Report may only be communicated if the Report is well founded, subject to cases where communication of this information to judicial authorities is mandatory.

In any event, a limited number of persons from the Global Compliance Investigations team and the Senior Counsel France, acting on behalf of Mastercard France, will collect and process the Reports. These persons will be subject to a specific duty of confidentiality. In the event the Report is made to persons / services other than the Global Compliance Investigations team, the Report shall be forwarded without delay to the Global Compliance Investigations team, which may further forward the Report to the Employee Relations Investigations team, if deemed required.

Mastercard France prohibits access to information contained in a Report, including the identity of the Individual, the person(s) targeted in the Report and any third party referred to in the Report, to staff members who do not have authority to access this information.

Retaliation against those making Reports, whether direct or indirect, and persons who facilitate or otherwise assist in the making of the Report or the investigation process will not be tolerated. Please refer to Mastercard's Non-Retaliation Policy for further guidance.

Making reports and acknowledgement

Reports may be made (i) in writing or (ii) orally, either by telephone or by any other voice mail system, including via the Ethics Helpline (easy access to country specific access codes and dialing instructions can be found at <http://www.mastercard.ethicspoint.com/>) and, at the request of the Individual and according to their choice, during a videoconference or a physical meeting organized no later than twenty working days ("*jours ouvrés*") after receipt of the Report.

Reports made orally (e.g., to the toll-free telephone number) will be recorded as follows:

- If the Report is collected on the recorded telephone line or other recorded voice mail system, with the consent of the Individual: Mastercard France will either (i) record the conversation on a durable and retrievable medium or (ii) transcribe the entire conversation;
- If the Report is collected over the unrecorded telephone line or other unrecorded voice mail system: Mastercard France will make accurate written minutes of the conversation; and
- If the Report is collected during a videoconference or physical meeting, Mastercard France will, with the consent of the Individual, either (i) record the conversation on a durable medium or (ii) make accurate written minutes of the conversation.

The Individual will have the opportunity to verify, rectify and approve the transcript of the conversation or the minutes (as applicable) by signing them.

The recordings, transcripts and minutes shall be kept only as long as is strictly necessary and proportionate for the processing of the Report and for the protection of the Individual(s), the persons targeted and the third parties mentioned therein.

The Individual is encouraged to provide:

- any evidence, whatever its form, likely to support the Report; and
- anything justifying that they may be qualified as an Individual (except in case of a Report made anonymously).

Where Individuals make a Report under this Procedure, the Report will be acknowledged within seven (7) working days ("*jours ouvrés*") of receipt.

Investigation process

If you make a Report using the channels identified at section 2.2.1 of the European Union Whistleblower

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Policy, the Global Compliance Investigations team will carry out an assessment to determine the scope of any investigation. If you make a report to the local channels identified in this France Procedure, the Senior Counsel France will refer the matter to the Global Compliance Investigations team, which will then determine if the Report meets the statutory requirements. This determination along with reasons will be communicated to the Individual within one month.

The Global Compliance Investigations team, with the Senior Counsel France, as appropriate, will then carry out any required investigation. Individuals may be asked to provide further information in connection with the investigation process.

The Individual will be informed within one month of the reasons why Mastercard France considers that the Report does not meet the statutory conditions of a Report.

The persons or services involved in the investigation process have, by virtue of their position or status, the competence, authority and means necessary to carry out their role. Mastercard France will ensure that they are able to perform their duties in respect to this Procedure in an impartial manner by providing the following guarantees:

- they will be free to process reports under the terms of this Procedure without the need for approval;
- they will not be subject to retaliation for performing their duties under the terms of this Procedure;
- they are individuals who, by virtue of their position or status, have the competence, authority and means to carry out their duties;
- they shall handle all reports only in accordance with applicable legal requirements;
- they must conduct any investigation in accordance with the adversarial principle and with an impartial ear;
- they must immediately report to the Chief Compliance Officer or their designee any conflict of interest or other situation that may affect their impartiality.

Feedback

Mastercard France shall, within a reasonable period of time not exceeding three (3) months from the acknowledgment of receipt of the alert or, if no acknowledgment is received, three (3) months from the expiry of a seven (7)-working day period following the reporting of the Report, provide the Individual with written information on the measures envisaged or taken to assess the accuracy of the allegations and where appropriate, to remedy the issues provided in the Report, as well as the reasons for such measures.

Mastercard France shall close the Report where the allegations are found to be inaccurate or unfounded or when the Report has become irrelevant. Where this is the case, the Individual will be informed in writing.

Retention Periods

Reports will only be kept for as long as is strictly necessary and proportionate for their investigation and for the protection of the whistleblowers, the subjects of the Report and any third parties mentioned in the Report, taking into account the time required for any further investigations.

In particular, personal data relating to out-of-scope Reports will be destroyed without delay or anonymized.

If no action is taken following an in-scope Report, the personal data relating to this Report will be destroyed or anonymized by Mastercard France within two (2) months of the end of the investigation.

In the case of disciplinary or legal proceedings initiated pursuant to a Report, the personal data relating to the Report will be retained until the end of the proceedings or the end of the limitation period for appeals against the decision.

Further, Mastercard France may retain personal data relating to a Report for up to five (5) years, in intermediate storage, if it is legally obliged to do so (for example, to meet accounting, social or tax obligations).

External Reporting

Mastercard France strongly encourages reports to be made internally so that any concerns can be resolved as soon as possible. However, should employees decide to report their concerns externally in compliance with applicable provisions, the competent authorities are set out below:

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- the competent authorities listed in Annex 1 of this France Procedure;
- the administrative body "Défenseur des droits";
- the judicial authority;
- an institution, body or agency of the European Union empowered to collect information on violations falling within the scope of the European directive dated 23 October 2019.

The Report may only be made public by the Individual (with or without having first being raised internally):

- i. after having been raised externally without any appropriate measures being taken; the time required to pass without any action depends on the entity receiving the report. The time limits are as follows:
 - for the competent authorities as listed in the annex of the Decree n°2022-1284 dated 3 October 2022 (listed in Annex 1 of the Procedure), within a reasonable period of time not exceeding three (3) months as from the acknowledgement of receipt of the alert, or in the absence of acknowledgement of receipt, three (3) months as from the expiry of a period of seven (7) working days following the alert. This period is extended to six (6) months if the particular circumstances of the case, linked in particular to its nature or complexity, require further diligence, in which case, the authority must justify these circumstances to the author of the alert before the expiration of the three (3) - month period mentioned above; or
 - for the administrative body "Défenseur des Droits", the judicial authority or a competent EU institution, body or agency, within six (6) months as from the acknowledgement of receipt of the alert, or in the absence of acknowledgement of receipt, within six (6) months from the expiry of a period of seven (7) working days following the report;
- ii. in the case of serious and imminent danger, or in case of imminent or obvious danger to the public interest, especially when there is an emergency situation or a risk of irreversible harm, or
- iii. when referring the matter to the competent authority would put the author at risk of retaliation or would prevent the content of the disclosure from being remedied effectively, due to the specific circumstances of the case, in particular if evidence may be concealed or destroyed or if the Reporting Party has serious grounds for believing that the authority may have a conflict of interest, be in collusion with the author of the facts or be involved in those facts.

Privacy Rights

Pursuant to applicable law, you have the right to: (a) request access to your personal data; (b) request rectification of your personal data; (c) request erasure of your personal data ("the right to be forgotten"); (d) request restriction of processing of your personal data; and (e) object to the processing of your personal data while Mastercard France verifies their processing.

The above rights may not be used by the person who is the subject of a Report to obtain information relating to the identity of the whistleblower.

More on the right of access: Your right to access your personal data includes your right to receive a copy of all, or a portion, of your personal data in Mastercard France's possession as long as Mastercard France providing your personal data would not adversely affect the rights and freedoms of others. In any case, you will not be granted access to the personal data of third parties.

More on the right to rectification: The exercise of such right may not result in the retroactive modification of the elements contained in a Report or collected during the investigation. When exercised, this right must not make it impossible to reconstruct the chronology of any changes of important elements of the investigation. This right can only be exercised to rectify factual data.

More on the right to object: You have the right to object to the processing of your personal data based solely on Mastercard France's legitimate interests on grounds relating to your particular situation. If you do object in these circumstances, the processing of your personal data will be stopped unless there is an overriding, compelling reason to continue the processing or the processing is necessary to establish, pursue or defend legal claims.

Under French law, the Reporting Party also has the right to define directives concerning the conservation, deletion and communication of their personal data after their death.

- You can exercise these rights by submitting an email to privacyanddataprotection@mastercard.com. Mastercard France will respond to such requests in

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accordance with applicable data protection law.

- If you believe that your personal data has been processed in violation of applicable data protection law, you have the right to lodge a complaint with the Commission Nationale de l'Informatique et des Libertés (“**CNIL**”), located at:

3 Place de Fontenoy

TSA 80715

75334 PARIS CEDEX 07

France

For more information about the processing of your personal data, please refer to the relevant Mastercard Privacy Notice applicable to your relation with Mastercard (for Mastercard employees: [Mastercard Employee Privacy Notice – EEA](#)).

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Annex 1

1. Marchés publics (Public Procurement):

- Agence française anticorruption (AFA), pour les atteintes à la probité ;
- Direction générale de la concurrence, de la consommation et de la répression des fraudes (DGCCRF), pour les pratiques anticoncurrentielles ;
- Autorité de la concurrence, pour les pratiques anticoncurrentielles ;

2. Services, produits et marchés financiers et prévention du blanchiment de capitaux et du financement du terrorisme (Financial services, products and markets and prevention of money laundering and terrorist financing) :

- Autorité des marchés financiers (AMF), pour les prestataires en services d'investissement et infrastructures de marchés ;
- Autorité de contrôle prudentiel et de résolution (ACPR), pour les établissements de crédit et organismes d'assurance ;

3. Sécurité et conformité des produits (Product safety and compliance) :

- Direction générale de la concurrence, de la consommation et de la répression des fraudes (DGCCRF) ;
- Service central des armes et explosifs (SCAE) ;

4. Sécurité des transports (Transportation safety) :

- Direction générale de l'aviation civile (DGAC), pour la sécurité des transports aériens ;
- Bureau d'enquêtes sur les accidents de transport terrestre (BEA-TT), pour la sécurité des transports terrestres (route et fer) ;
- Direction générale des affaires maritimes, de la pêche et de l'aquaculture (DGAMPA), pour la sécurité des transports maritimes ;

5. Protection de l'environnement (Protection of environment):

- Inspection générale de l'environnement et du développement durable (IGEDD) ;

6. Radioprotection et sûreté nucléaire (Radiation protection and nuclear safety) :

- Autorité de sûreté nucléaire (ASN) ;

7. Sécurité des aliments (Food safety) :

- Conseil général de l'alimentation, de l'agriculture et des espaces ruraux (CGAAER) ;
- Agence nationale chargée de la sécurité sanitaire de l'alimentation, de l'environnement et du travail (ANSES) ;

8. Santé publique (Public Health) :

- Agence nationale chargée de la sécurité sanitaire de l'alimentation, de l'environnement et du travail (ANSES) ;
- Agence nationale de santé publique (Santé publique France, SpF) ;
- Haute Autorité de santé (HAS) ;
- Agence de la biomédecine ;
- Etablissement français du sang (EFS) ;
- Comité d'indemnisation des victimes des essais nucléaires (CIVEN) ;
- Inspection générale des affaires sociales (IGAS) ;
- Institut national de la santé et de la recherche médicale (INSERM) ;
- Conseil national de l'ordre des médecins, pour l'exercice de la profession de médecin ;
- Conseil national de l'ordre des masseurs-kinésithérapeutes, pour l'exercice de la profession de masseur-kinésithérapeute ;
- Conseil national de l'ordre des sages-femmes, pour l'exercice de la profession de sage-femme ;
- Conseil national de l'ordre des pharmaciens, pour l'exercice de la profession de pharmacien ;
- Conseil national de l'ordre des infirmiers, pour l'exercice de la profession d'infirmier ;
- Conseil national de l'ordre des chirurgiens-dentistes, pour l'exercice de la profession de chirurgien-dentiste ;
- Conseil national de l'ordre des pédicures-podologues, pour l'exercice de la profession de pédicure-podologue ;
- Conseil national de l'ordre des vétérinaires, pour l'exercice de la profession de vétérinaire ;

9. Protection des consommateurs (Consumers' protection) :

- Direction générale de la concurrence, de la consommation et de la répression des fraudes (DGCCRF) ;

10. Protection de la vie privée et des données personnelles, sécurité des réseaux et des systèmes d'information (Protection of privacy and personal data, security of networks and information systems) :

- Commission nationale de l'informatique et des libertés (CNIL) ;
- Agence nationale de la sécurité des systèmes d'information (ANSSI) ;

11. Violations portant atteinte aux intérêts financiers de l'Union européenne (Violations affecting the financial interests of the European Union) :

- Agence française anticorruption (AFA), pour les atteintes à la probité ;
- Direction générale des finances publiques (DGFiP), pour la fraude à la taxe sur la valeur ajoutée ;

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- Direction générale des douanes et droits indirects (DGDDI), pour la fraude aux droits de douane, droits anti-dumping et assimilés ;

12. Violations relatives au marché intérieur (Violations related to the internal market) :

- Direction générale de la concurrence, de la consommation et de la répression des fraudes (DGCCRF), pour les pratiques anticoncurrentielles ;
- Autorité de la concurrence, pour les pratiques anticoncurrentielles et les aides d'Etat ;
- Direction générale des finances publiques (DGFIP), pour la fraude à l'impôt sur les sociétés ;

13. Activités conduites par le ministère de la défense (Activities conducted by the Ministry of Defense) :

- Contrôle général des armées (CGA) ;
- Collège des inspecteurs généraux des armées ;

14. Statistique publique (Public statistics) :

- Autorité de la statistique publique (ASP) ;

15. Agriculture (Agriculture) :

- Conseil général de l'alimentation, de l'agriculture et des espaces ruraux (CGAAER) ;

16. Education nationale et enseignement supérieur (National education and university education) :

- Médiateur de l'éducation nationale et de l'enseignement supérieur ;

17. Relations individuelles et collectives du travail, conditions de travail (Individual and collective labor relations, working conditions) :

- Direction générale du travail (DGT) ;

18. Emploi et formation professionnelle

(Employment and professional training) :

- Délégation générale à l'emploi et à la formation professionnelle (DGEFP) ;

19. Culture (Culture) :

- Conseil national de l'ordre des architectes, pour l'exercice de la profession d'architecte ;
- Conseil des maisons de vente, pour les enchères publiques ;

20. Droits et libertés dans le cadre des relations avec les administrations de l'Etat, les collectivités territoriales, les établissements publics et les organismes investis d'une mission de service public (Rights and freedoms in the context of relations with State administrations, local authorities, public establishments and organizations with a public service mission) :

- Défenseur des droits ;

21. Intérêt supérieur et droits de l'enfant (Best interests and rights of the child) :

- Défenseur des droits ;

22. Discriminations (Discrimination) :

- Défenseur des droits ;

23. Déontologie des personnes exerçant des activités de sécurité (Ethics of persons carrying out security activities) :

- Défenseur des droits.