

Belgium Procedure

BELGIUM

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

Purpose and Scope

This Procedure is implemented in Belgium by the Mastercard local legal entity Mastercard Transaction Services Corp. (Europe), Chaussée de Tervuren 198A 1410 Waterloo, 0549.987.921 (hereafter referred as “**MTS Belgium**”).

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

- all employees currently in service of MTS Belgium;
- MTS Belgium employees whose employment relationship has ended;
- MTS Belgium employees whose employment relationship has not yet started;
- Self-employed contractors working for MTS Belgium;
- shareholders and members of the administrative, management or supervisory body, including non-executive members of MTS Belgium;
- volunteers and paid or unpaid trainees of MTS Belgium;
- any person working under the supervision and direction of contractors, subcontractors, and suppliers for MTS Belgium.

The Individual(s), 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 MTS Belgium, may report such information internally in accordance with the applicable procedures, in particular where the Individual(s) consider that it is possible to remedy the breach effectively by this reporting. This also applies to Individual(s) who have obtained information outside of a work-related context, if the breach reported on is in the field of financial services, products and markets and the money laundering legislation.

This Procedure applies to Individual(s) who report or disclose, without direct financial consideration and in good faith, information relating to (“**Reports**”):

- public procurement;
- financial services, products and markets and the prevention of money laundering and terrorist financing;
- product safety and conformity;
- transport safety;
- environmental protection;
- radiation protection and nuclear safety;
- food and feed safety, animal health and welfare;
- public health;
- consumer protection;
- protection of privacy and personal data, and the security of networks and information systems;
- the fight against tax fraud;
- the fight against social fraud;
- breaches affecting the financial interests of the Union;
- breaches relating to the internal market, in particular breaches of the rules on competition and State aid.

Facts / information / documents, regardless of their form or medium, the disclosure of which is prohibited because they are covered by national security (“*la sécurité nationale*” / “*nationale veiligheid*”), classified information (“*informations classifiées*” / “*gerubriceerde gegevens*”), medical confidentiality (“*le secret médical*” / “*het medisch beroepsgeheim*”), professional confidentiality of attorneys (“*informations et renseignements que les avocats reçoivent de leurs clients ou obtiennent au sujet de leurs clients*” / “*informatie en inlichtingen die advocaten ontvangen van hun*”).

cliënten of verkrijgen over hun cliënten") or confidentiality of judicial deliberations ("*le secret des délibérations judiciaires*" / "*geheimhouding van rechterlijke beraadslagingen*") are expressly excluded from the scope of this Procedure, in accordance with the applicable legal conditions as listed in Article 5, §1 of the Belgian Act of 28 November 2022 on the protection of persons who report breaches of national or European Union law within legal entities in the private sector (the "Whistleblower Act").

Personal Data

MTS Belgium, as controller, may process personal data for the purposes of providing the internal reporting channels and to investigate Reports, according to (i) its obligation to comply with legal provisions regarding the implementation of a whistleblower channel in particular under the Whistleblower Act; and (ii) its legitimate interests in ensuring that employees comply with applicable law and its policies and procedures. When pursuing those legitimate interests, MTS Belgium will balance them with the Individual's interests and fundamental rights and freedoms in relation to the protection of the Individual's personal data.

Where personal data collected reveals sensitive data such as racial or ethnic origin, political opinions, religious or philosophical beliefs, trade union membership, data concerning health or data concerning a natural person's sex life or sexual orientation, the processing of such data is allowed since it is necessary for the purposes of carrying out the obligations and exercising specific rights of MTS Belgium or of the data subject in the field of employment law in so far as it is authorised by European Union or Belgian law or a collective agreement pursuant to Belgian law providing for appropriate safeguards for the Individual's fundamental rights and the interests.

To the extent the personal data collected relates to criminal convictions and offences or related security measures, MTS Belgium will only process such personal data insofar as the management of its own litigation so requires, in accordance with the Belgian Data Protection Act of 30 July 2018 ("Belgian Data Protection Act").

In exceptional circumstances, such as where MTS Belgium intends to disclose the Individual's identity to third parties, MTS Belgium may process the Individual's personal data based on explicit consent, as the case may arise.

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

- Identity, functions and contact details of the Individual;
- 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.


Non-use of the reporting channels set forth in this Procedure does not entail any consequences and providing personal data is voluntary. Failing to provide personal data may, however, delay or make it impossible for MTS Belgium to act upon any Report submitted but does not entail any other consequences. If the Individual is the subject of a Report, the Individual will be informed about the collection of the Individual's personal data under the procedures set out below. MTS Belgium only processes the Individual's personal data in accordance with applicable laws.

MTS Belgium endeavors not to process data which are clearly not necessary for the purposes of investigating Reports and, if collected accidentally, such data will be deleted without undue delay. To that end, Individuals are invited to ensure that any information communicated when making a Report remains factual and directly relevant to the subject of the Report.

Internal Reporting

Any concerns regarding Reports can be reported to:

- **Annelies Bruyninckx, Senior Managing Counsel, (the "Complaint Manager")**

As part of the Procedure, personal data acquired by MTS Belgium may be transferred outside of the European Economic Area ("EEA"), including to countries which are not covered by an adequacy decision of the European Commission. To provide an adequate level of data protection for the transfer of personal data to such countries through the whistleblower channel in accordance with applicable data protection legislation, transfers of data outside of Mastercard are subject to agreements that include the European Commission's standard contractual clauses. The Individual can obtain a copy of such standard contractual clauses by contacting us at privacyanddataprotection@mastercard.com. Transfers within Mastercard are covered by Mastercard Binding Corporate Rules available here  [Mastercard - EEA and UK BCRs Internal Version - \(2022-03-07\).pdf](#).

Reports may be made anonymously via phone or web through the Ethics Helpline (easy access to country specific access codes and dialing instructions can be found at <http://www.mastercard.ethicspoint.com/>).

The identity of the Individual will be processed in a confidential manner. The identity of the Individual may only be communicated with their consent, except in the exceptions as provided for in Article 20 of the Whistleblower Act.

MTS Belgium 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.

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, during a videoconference or a physical meeting (depending on the Individual's preference) organized no later than fourteen (14) calendar days after receipt of the Report.

Where Individual(s) make a Report under this Procedure, the receipt of the Report will be acknowledged within seven (7) calendar days of receipt.

Investigation process

If an Individual submits a report to the local channels identified in this Belgium Procedure, the Complaint Manager will carry out an assessment to determine the scope of any investigation. If the Complaint Manager is of the opinion that the report made is sufficiently serious (i.e. if it cannot or can no longer be handled at the local level and/or its consequences exceed the local level), the Report may be shared with the Global Compliance Investigations Team who may ask the individual to provide further information in connection with the investigation process. 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.

Feedback

MTS Belgium will, 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) calendar 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 to the issues provided in the Report, as well as the reasons for such measures.

MTS Belgium will 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, including recordings, transcripts and minutes, will only be kept for as long as is strictly necessary and proportionate for their investigation and for the protection of the Individual, the subjects of the Report and any third parties mentioned in the Report, taking into account the time required for any further investigations and the specific retention periods set forth under the Whistleblower Act as described below. In particular, personal data relating to out-of-scope Reports will be destroyed without undue delay.

In accordance with Article 22, §1 of the Whistleblower Act, Reports will be kept for the duration of the professional contractual/employment relationship of the Individual (whether employee, self-employed, shareholder) with MTS Belgium. The name, function and contact details of the Individual and of any person to whom the protection and support measures under the Whistleblower Act extend, as well as the subjects of the Report and any third parties mentioned in the Report, including, where applicable, their company number, will be saved until the reported violation is time-barred, as required under Article 21 of the Whistleblower Act.

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

Further, MTS Belgium 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

MTS Belgium strongly encourages reports to be made internally so that any concerns can be resolved. However, should Individuals decide to report their concerns externally in compliance with applicable provisions, besides with the Federal Ombudsman, this can be done with the following competent authorities for Belgium.

- the Federal Public Service Economy, SMEs, Self-Employed and Energy;
- the Federal Public Service Finance;
- the Federal Public Service of Public Health, Food Chain Safety and Environment;
- the Federal Public Service Mobility and Transport;
- the Federal Public Service Employment, Labor and Social Dialogue;
- the Programming Public Service for Social Integration, Poverty Reduction, Social Economy and Metropolitan Policy
- the Federal Agency for Nuclear Control;
- the Federal Agency for Medicines and Health Products;
- the Federal Agency for the Safety of the Food Chain;
- the Belgian Competition Authority;
- the Data Protection Authority;
- the Financial Services and Markets Authority;
- the National Bank of Belgium;
- the College of supervision of auditors;
- the authorities reported in Article 85 of the Act of 18 September 2017 on the prevention of money laundering and terrorist financing and on the restriction of the use of cash

- the National Committee for the Security of Drinking Water Supply and Distribution;
- the Belgian Institute for Postal Services and Telecommunications;
- the National Institute for Health and Disability Insurance;
- the National Institute for Social Security for the Self-Employed;
- the National Employment Service;
- the National Social Security Office;
- the Social Intelligence and Investigation Service;
- the Autonomous Anti-Fraud Coordination Service;
- the Maritime Inspectorate.

The relevant modalities can be found on the websites of each of the competent authorities concerned.

Privacy Rights

Pursuant to applicable law, the Individual has the right to: (a) request access to the Individual's personal data; (b) request rectification of the Individual's personal data; (c) request erasure of the Individual's personal data ("the right to be forgotten"); (d) request restriction of processing of the Individual's personal data; (e) data portability where applicable (such as where processing is based on consent); (f) object to the processing of the Individual's personal data while MTS Belgium verifies their processing; and (g) where applicable, to withdraw the Individual's consent at any time as described below

- **More on the right of access:** The Individual's right to access the Individual's personal data includes the right to receive a copy of all, or a portion, of personal data in MTS Belgium's possession as long as MTS Belgium providing the Individual's personal data would not adversely affect the rights and freedoms of others. In any case, the Individual will not be granted access to the personal data of third parties.
- **More on the right to rectification:** The Individual has the right to ask us to rectify incorrect personal data relating to the Individual. Depending on the purpose of processing, the Individual also has the right to request that incomplete personal data be completed, including by means of an additional statement.
- **More on the right to erasure ("right to be forgotten"):** In certain circumstances, as defined by the applicable data protection legislation, the Individual has the right to request the deletion of the personal data relating to the Individual.
- **More on the right to restriction of processing:** In certain circumstances, as defined by the applicable data protection legislation, the Individual has the right to request the restriction of the processing of the Individual's personal data. In this case, the Individual's personal data, with the exception of storage, may only be processed with the Individual's consent, or for the establishment, exercise or defense of legal claims, or for the protection of the rights of another natural or legal person, or for reasons of substantial public interest.
- **More on the right to data portability:** In certain circumstances as defined in the applicable data protection legislation, in particular when processing is based on the Individual's consent, the Individual has the right to receive personal data provided by them to MTS Belgium and relating to the Individual in a structured, commonly used and machine-readable format, and the Individual may also have the right to transfer such personal data to another controller or to request us to transfer such data directly to another controller to the extent this is technically possible.
- **More on the right to object:** The Individual has the right to object to the processing of the Individual's personal data based solely on MTS Belgium's legitimate interests on grounds relating to the Individual's particular situation. If the Individual objects in these circumstances, the processing of the Individual's 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.
- **More on the right to withdraw the Individual's consent:** In case the Individual has given consent for

the processing of personal data as described in this Procedure, the Individual can withdraw this consent at any time with effect for the future. Such withdrawal does not affect the lawfulness of the processing that took place prior to the withdrawal of consent.

MTS Belgium will not make use of automated decision-making, including profiling.

The Individual can exercise these rights by submitting an email to privacyanddataprotection@mastercard.com or submitting a question to Ask People Services at [AskHR \(ehr.com\)](https://askhr.ehr.com). MTS Belgium will respond to such requests in accordance with applicable data protection law.

If the Individual believes that the Individual's personal data has been processed in violation of applicable data protection law, the Individual has the right to lodge a complaint with the Belgian Data Protection Authority, located at:

Rue de la Presse 35, 1000 Brussels

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