

GERMANY PROCEDURE

This Country Procedure (the “**Procedure**”) supplements the European Union Whistleblowing Policy. For a Report to be in scope of this Procedure, a Reporter has to report a potential Breach in accordance with the internal reporting process outlined below. In the event of a conflict, this Procedure shall prevail.

Purpose and Scope

This Procedure is implemented in Germany by Mastercard Europe SA Branch Office Germany and Dynamic Yield GmbH, Limited Liability Company (together “**Mastercard Germany**”).

This Procedure applies to Mastercard Germany Employees, persons employed at Mastercard Germany for the purpose of their vocational training, persons who, due to their economic dependence, are to be regarded as equivalent to employees (“*Arbeitnehmerähnliche Personen*”) and Contingent Workers (as defined in the European Union Whistleblower Policy), but also to persons who have acquired information about Breaches (as defined below) in the context of a working or professional relationship with Mastercard Germany or any other Mastercard legal entity. This Procedure also applies to those who report a Breach of which they became aware during a recruitment process or pre-contractual negotiations.

This Procedure covers the reporting of the following reports in relation to the activities of Mastercard Germany (each of these the “**Report**” made by a “**Reporter**”):

- Violations that are subject to criminal liability (*Verstöße, die strafbewehrt sind*)
- Violations which are subject to administrative fines (*Verstöße, die bußgeldbewehrt sind*) provided the violated regulation serves to protect life, limb or health or to protect the rights of employees or their representative bodies
- Offences of federal and state legislation as well as directly applicable legal acts of the EU and the European Atomic Energy Community related to: (i) public procurement; (ii) financial services, products and markets, and/or prevention of money laundering and/or terrorist financing; (iii) product safety and/or compliance; (iv) transportation safety; (v) environmental protection; (vi) radiation protection and/or nuclear safety; (vii) food and/or food safety, animal health and animal welfare; (viii) public health; (ix) consumer protection; (x) protection of privacy and/or personal data and/or the security of networks and/or network and information systems;
- Offences affecting the financial interests of the European Union, such as breaches of the relevant anti-fraud or anti-corruption legislation;
- Offences relating to the internal market, in particular breaches of the rules on competition and/or State aid

(together, the “**Breaches**”).

This Procedure does not cover reports relating to a Reporter's own personal circumstances, grievances, complaints or employment relationship. Such concerns will generally fall outside the scope of this Procedure and it may be more appropriate to raise such matters under a different Mastercard Germany policy or procedure.

Facts/information/documents, regardless of their form or medium, the disclosure of which is prohibited because they are covered by national security, medical secrecy, secrecy of judicial deliberations, or legal professional secrecy are expressly excluded from this Procedure.

Internal Reporting

Reporters can report potential Breaches via the reporting channels identified in section 2.2.1 of the European Union Whistleblower Policy. Reports will be shared with the Global Compliance Investigations Team and may be shared 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.

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 a Reporter and according to their choice, during a videoconference or a physical meeting.

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

European Union Whistleblower Policy – Germany Procedure

- If a Report is collected on the recorded telephone line or other recorded voice mail system, with the consent of the Reporter: the Report will either be (i) recorded on a durable and retrievable medium or (ii) transcribed;
- If a Report is collected on the recorded telephone line or other recorded voice mail system but the Reporter has not consented the record or if the Report is collected over the unrecorded telephone line or other unrecorded voice mail system, then accurate written minutes of the conversation will be made; and
- If a Report is collected during a videoconference or physical meeting, the Report will either - with the consent of the Reporter - be recorded on a durable medium or accurate written minutes of the conversation will be made.

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

The receipt of a Report will be acknowledged within seven (7) working days of receipt.

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 a Reporter will be processed in a confidential manner, in accordance with this Procedure and in line with applicable law.

Retaliation against those making Reports in good faith, 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.

Investigation process

If a Report is made using the channels identified at section 2.2.1 of the European Union Whistleblower Policy, an assessment will be carried out to determine the scope of any investigation and then the investigation will be carried out.

Reporters may be asked to provide further information in connection with the investigation process.

In any way, Mastercard Germany remains responsible for addressing the Breach.

Feedback

Within three (3) months from the acknowledgment of receipt of a Report or, if no acknowledgment is received, three (3) months from the expiry of a seven (7)-working day period following the reporting of a Report, the Reporter will be provided with 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. Sometimes the need for confidentiality may prevent giving a Reporter specific details of the investigation or any action taken as a result.

A Report will be closed where the allegations are found to be inaccurate or unfounded or when a Report has become irrelevant.

Retention Periods

Documentation will be deleted three years after the investigation procedure is completed. The documentation may be retained longer in order to comply with requirements under the German Legislation or other legislation as long as this is necessary and proportionate.

External Reporting

Mastercard Germany 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

European Union Whistleblower Policy – Germany Procedure

applicable provisions the competent authorities are set out in the Whistleblower Protection Act (*Gesetz für einen besseren Schutz Hinweisgebender Personen sowie zur Umsetzung der Richtlinie zum Schutz von Personen, die Verstöße gegen das Unionsrecht melden*). In particular, the local external reporting channels can be found [here](#). The reporting person may also make a Report to institutions, bodies, offices or agencies of the European Union, such as:

- European Commission
- European Anti-Fraud Office (OLAF)
- European Maritime Safety Agency (EMSA)
- European Union Aviation Safety Agency (EASA)
- European Securities and Markets Authority (ESMA)
- European Medicines Agency (EMA)

Personal Data Processing

The personal data processed in the context of a disclosure pursuant to the Procedure shall be processed in compliance with applicable data protection legislation, including the EU Regulation 679/2016 (“**GDPR**”) and the German Federal Data Protection Act (“**FDPA**”) as well as the German Whistleblower Protection Act (“**GWPA**”).

As a matter of exception from the general GDPR rules, Mastercard Germany will – as permitted under applicable law - not inform the person who is referred to in the report as a person to whom the Breach is attributed or any third party mentioned in the report regarding their personal data processing and may not satisfy their relevant rights (right to access, rectification, erasure, etc.), as long as this is necessary to prevent attempts to obstruct the report, to protect the investigation, to protect the Reporter's identity, and to protect the Reporter from any form of retaliation. Further details on how Mastercard Germany will process personal data for the purposes of providing the internal reporting channels and to investigate reports can be found [here](#) (for Mastercard employees), and [here](#) (for non-Mastercard employees).