

Privacy Notice

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| <p>Privacy</p> | <p>Bayview Italia S.r.l. (“Bayview Italia”) shall protect the privacy of the User. Bayview Italia strives to protect the personal information (“Personal Information”) provided by the User in compliance with any applicable law.</p> <p>Personal information means any information relating to an identified or identifiable natural person pursuant to article 4 of the Regulation no. 679/2016 (“GDPR”).</p> |
| <p>Scope</p> | <p>This Privacy Notice (“Privacy Notice”) shall apply to the website www.auctioneu.com , administered by Bayview Italia (the “Website”) and governs the access to and use of it by the User. This Privacy Notice describes the rules of processing of Personal information required to access the Website and to those services connected or controlled by Bayview Italia (“Services”). This Privacy Notice also describes the method adopted by Bayview Italia to collect, use, and disclose Personal Information collected as a result of the access and interaction with the Website.</p> <p>Personal Information are processed for the sole purpose of providing Users with the Services requested through subscription on the Website, as further detailed in the sections below.</p> |
| <p>Data controller</p> | <p>By browsing this Website, data relating to identified or identifiable people may be processed. The Data Controller of your personal information is Bayview Italia with registered office in Milan, Piazza Armando Diaz, 5.</p> |
| <p>Privacy Notice and Terms of Service</p> | <p>Before accessing, using or interacting with the Website, the User shall carefully review all terms of this Privacy Notice. This Privacy Notice shall apply to all information collected, used or disclosed to third parties by Bayview Italia. This Privacy Notice shall not apply to third-party websites, applications or services. By providing its Personal Information and other information through the Website, the User acknowledges that its Personal Information will be processed pursuant to the terms of this Privacy Notice. If any term in this Privacy Notice is unacceptable for the User, the User is pleased to not use the Website or provide any Personal Information. The Terms and Conditions of the Website are incorporated by this reference and are available at the following link: www.auctioneu.com/Terms-and-Conditions.pdf.</p> |
| <p>Eligibility to Use the Services</p> | <p>The Services are strictly intended for use by individuals over the age of 18 only. Use or operation of the Services by any person who is under the age of 18 is a violation of this Privacy Notice.</p> <p>Should Bayview Italia inadvertently acquire Personal Information or other information from Users under the age of 18, it will not knowingly disclose this data to any third party for any purpose. If a child does provide Personal Information, a parent or guardian of that child may contact Bayview Italia at the following email privacy@auctioneu.com and obtain the erasure from Bayview Italia records of any information collected.</p> <p>By accessing or using the Services the User represents and warrants: (1) not to be a minor as understood by the laws of its country; (2) to be legally permitted to use the Services; (3) that its use of the Services has not previously been suspended or revoked; and (4) that its use of the Services is allowed by and in compliance with any and all applicable laws and regulations.</p> |

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| <p>Information Collection & Use</p> | <p>Bayview Italia collects Personal Information about the User as well as information about the Users' use of the Services through various means either when the User directly provides its Personal Information or when such Personal Information are automatically collected at the access, use or interaction with the Services.</p> <p>We use Personal Information for a variety of different reasons, mainly in order to carry out commercial activities aimed at promoting and purchasing real estate.</p> <p>The user (“User”) is not required to provide its Personal Information; however, if the User chooses not to provide certain Personal Information, Bayview Italia may not be able to provide the User with certain Services functions or features.</p> <p>The categories of information Bayview Italia may collect includes:</p> <ol style="list-style-type: none"> a. Personal Information provided by the User through: <ol style="list-style-type: none"> i. registration of an account to use the Services: Bayview Italia may require the User to register for an account in order to use certain Services (“Services Account”). If the User does register for a Services Account, the User will gain access to those areas and features of the Services that require registration. Bayview Italia will collect certain Personal Information necessary for the registration of the Services Account which includes first and last name, email address, mailing address and phone number as well as other information such as a password, Username and copy of an ID document or an equivalent. The User is not required to provide its Personal Information; however, if the User chooses to not provide certain Personal Information, Bayview Italia may not be able to provide it with certain Services functions or access to auctions. ii. Registration of a broker account: Bayview Italia offers the opportunity of registering an account (“Broker Account”) to enable estate agents (“Broker”) to introduce themselves to Bayview Italia and make a proposal for establishing a business cooperation. After the registration of a Broker Account, the Broker may provide its Personal Information such as its first and last name, email address, mailing address of its office and phone number as well as the number of enrolments in the related professional registry in order to be eventually contacted by Bayview Italia, in the event the latter will be interested in a cooperation. iii. Contact information: if the User wishes to contact the Bayview Italia by email, Bayview Italia shall collect Personal Information such as User’s name, surname and email address. Bayview Italia may use and store the messages, email address and contact information of the User in order to respond to its requests and to send it notifications or other communications relating to the auctions. If the User does not want to receive e-mails from Bayview Italia in the future, the User may inform Bayview Italia by sending an email to privacy@auctioneu.com. <p>The User acknowledges that the request of cancellation of its email address from the lists stored by Bayview Italia may take some time. For a short period of time, therefore, the User may still receive announcements or notifications regarding the Services.</p> iv. Public Information: Bayview Italia may collect information about the User from publicly available sources. This includes information that the User makes publicly available in any public or open forum such as on a social network like Twitter, Facebook, YouTube and LinkedIn. <u>Please be aware that any content or information that the User share with or provide to third parties using or</u> |
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| | <p><u>related to the use of the Services is neither private, nor confidential.</u> Bayview Italia is not responsible for any content or information posted or shared by the User with third parties. If the User does not wish for certain information to be public, the User shall not share it or adjust its privacy settings available on the third-party websites.</p> <p>b. Information Bayview Italia collects automatically:</p> <ul style="list-style-type: none"> i. Analytics: Bayview Italia may keep track of how the User uses and interacts with the Services through the use of cookies and other tracking technologies embedded within the Services including, for example, tools provided by Amazon and Google Analytics. This is necessary to improve and analyze how Users use the Services. These technologies use cookies and other tracking technology to collect information such as how often Users interact with features of the Services. The information about the process of your personal data by Amazon and Google Analytics is available at the following links: Amazon.com Help: Amazon.com Privacy Notice; Safeguarding your data - Analytics Help (google.com). Some features of the Services may not function properly if the User disables tracking. ii. Log File Information: date and time when User’s session starts and ends. iii. Unique Identifiers: IP address <p>Bayview Italia shall not collect any Location Information.</p> |
| Information Sharing | <p>Bayview Italia - except for the following - does not share, rent or sell Personal Information of the User to third parties without its consent for the purposes set out in the General Conditions and to perform and make available to the User the Services.</p> <p>Bayview Italia shares Personal Information with:</p> <ul style="list-style-type: none"> a. The Service Providers: Bayview Italia uses third party consultants ("Service Providers") to provide the Services to Users, such as hosting companies and companies that provide analytical information such as Amazon and Google Analytics. In particular, Bayview Italia shares Personal Information with Enerinvest, which provides the hosting service and advice necessary to provide the Services. Bayview Italia uses the services of the company Vimeo in order to share videos on the Website. The latter may collect and process some Users’ personal data relating to their browsing. For more information about Vimeo’s Privacy Policy, please click on the following link: Privacy Policy on Vimeo. The information shared with the Service Providers may be either Personal Information provided voluntarily by the User or information collected automatically (such as analytical information, Log File Data, etc.). Bayview Italia has taken all reasonable steps to ensure that Service Providers are obliged to protect the Personal Information of the User on behalf of the Company. These parties have been prohibited, by written agreement, from using the Personal Information transmitted by Bayview Italia for purposes other than to provide the Services or other contractual obligations. Furthermore, Service Providers are prohibited from selling, assigning or disclosing in any way Personal Information of the User to third parties. Service Providers have also contractually agreed to comply with the Privacy laws and thereby grant the Users the rights |

set forth in the GDPR as set forth in the "User's Rights" section of this Privacy Notice.

Bayview Italia provides Users with a call center support which is available through voluntary call to the telephone number published on the Website. The management of such service is entrusted to companies that offer inbound, customer care, connectivity and business communication services. In particular, Bayview Italia has a contract in place with CWnet s.r.l, appointed as Data Processors by Bayview Italia. CWnet s.r.l will process Users' personal data only for the purposes set forth in the contract and in compliance with the GDPR, in particular with article 28 of the GDPR.

- b. Brokers: the Personal Information of Users who have a Services Account - and therefore have voluntarily provided their Personal Information on the Website - will be shared with Brokers who may contact the User to ask for additional information about their interest in the properties published on the Website. Bayview Italia has entered into special contracts with such Brokers that commit them to confidentiality and compliance with the Privacy laws, and also not to share, sell or transfer to third parties the Personal Information disclosed to them by Bayview Italia. Brokers have also contractually agreed to grant Users with the GDPR rights as set forth in the "User's Rights" section of this Privacy Notice.
- c. Mortgage brokers: the Personal Information of Users who have a Services Account - and therefore have voluntarily provided their Personal Information on the Website - may be shared, if the User gives its consent under art. 7 of the GDPR, with Mortgage brokers who may contact them to assess the need of a loan. Bayview Italia has entered into special contracts with the Mortgage brokers that commit them to confidentiality and compliance with the Privacy laws, and also not to share, sell or transfer to third parties the Personal Information disclosed to them by Bayview Italia. Mortgage brokers have also contractually agreed to grant Users with the GDPR rights as set forth in the "User's Rights" section of this Privacy Notice.
- d. Potential Users: Bayview Italia shares Brokers' Personal Information with persons who have been invited via e-mail by such Brokers to subscribe to the Website.
- e. Commercial Transactions: in the event that Bayview Italia acquires other assets or properties, assigns its business, is involved in a bankruptcy, merger, acquisition, reorganization or sale of assets ("**Commercial Transaction**"), the Personal and Non-Personal Information of the Users may be sold or transferred as part of the Commercial Transaction.
- f. Legitimate Requests: Some individuals - such as public authorities pursuant to court orders, subpoenas, requests etc.) - may request Bayview Italia to transmit Personal Information under applicable law. Such requests may be also required by national security regulations or legal requirements, or to comply with Bayview Italia internal terms of use and compliance rules.

In general, Bayview Italia will not disclose Personal Information of the Users unless Bayview Italia believes, in good faith, that such information is required by law or by private parties in accordance with applicable law. Bayview Italia will then disclose Personal Information where such disclosing is necessary i) to comply with applicable law; ii) to protect the interests or property of Bayview Italia; iii) to prevent fraud or other illegal activities that may be perpetrated through the Services or using the name of Bayview Italia; or iv) to protect the safety of individuals. This may involve disclosing information with other companies, lawyers, agents or government authorities. Bayview Italia shall cooperate with governmental authorities - including the Italian Data Protection Authority (*Garante per la protezione dei dati personali*). Nothing in this Privacy

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| | <p>Notice may be interpreted as restricting Bayview Italia’s legal defense or as an objection to a third party, including the state authorities which request the disclosure of Personal Information.</p> <p>g. Aggregated Data: Bayview Italia may share aggregated data with Google Analytics, Amazon e Vimeo, as further detailed in the cookie policy section below.</p> <p>Bayview Italia has taken appropriate measures in order to ensure the security of the processing of Personal Data shared with the aforementioned third parties.</p> |
| <p>Legal Basis for Using Personal Information</p> | <p>Bayview Italia collects and uses Personal Information pursuant to art. 6 of the GDPR in compliance with one or more of the following legal bases:</p> <ul style="list-style-type: none"> a. the User provided its consent (for example for the registration of its Services Account). The User is free to withdraw its consent at any time by sending an email request to privacy@auctioneu.com b. to comply with its contractual obligation. c. for compliance with Bayview Italia’s legal obligations where other laws require the retention of the Users’ Personal Information (such as health and social care, taxation and anti-money laundering laws); d. to protect a Users or third parties’ vital interest; e. in presence of a legitimate business reason to do so, pursued by a third party or Bayview Italia. <p>This includes i) collecting information about the financial status of the User, using legitimate tools made available to Bayview Italia by the Mortgage Brokers; ii) providing the User with quality customer service, iii) keeping the Services safe and secure to protect the operations of Bayview Italia as well as the operations of other third parties. Such legitimate business reasons also include any actions necessary to improve the Services, such as providing the User with the requested information or responding to its answers anonymizing the Personal Information collected in accordance with this Privacy Notice.</p> <p>If the User has any questions or need more information concerning the legal basis of the collection of Personal Information, it may send an email to privacy@auctioneu.com</p> |
| <p>Your Choices Regarding the Information Bayview Italia Has Collected About You</p> | <p>Bayview Italia provides certain tools and settings within the Services to help the User to access, correct, delete, transfer the Personal Information linked to the Services.</p> <p>The User may contact Bayview Italia to obtain the information collected by Bayview Italia, including those regarding the nature and accuracy of the collected Personal Information, or to request an update, transfer or deletion of the Personal Information of the User. After the erasure of the User’s Personal Information, the deleted Personal Information may persist in backup copies maintained for certain purposes, as expressly required by specific law provisions (e.g. the obligation to maintaining accounting records for a 10-year period). Backup and restoration copies will be deleted earlier if technologically feasible and allowed by our retention policies.</p> <p>Please note that if the User chooses to delete its information or deny its consent for the collection and use of its Personal Information, the User will be prevented to access to the Services.</p> <p>Deactivating your Account</p> <p>If the User has registered a Services Account or a Broker Account, it may deactivate such account at any time. Once deactivated the Personal Information contained in such account may persist in backup copies maintained for certain purposes, as expressly required by law.</p> |

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| Storage | <p>Bayview Italia may store the Personal Information of the User for as long as necessary to fulfill the purposes for which the information was collected, or as otherwise required by law. Following termination or deactivation of a Services Account and Broker Account, Bayview Italia may store Personal Information and content for a commercially reasonable time for backup, archival and audit purposes as prescribed by the terms of the internal policy of Bayview Italia in relation to storing of data and documents, and in any case no more than 10 years. After the erasure of the User's Personal Information, deleted Personal Information may persist in backup copies maintained for certain purposes as expressly required by law. Backup and restoration copies will be deleted earlier if technologically feasible and allowed by our retention policies.</p> |
| Rights of Individuals | <p>Bayview Italia grants the Users those rights imposed by GDPR and therefore to:</p> <ol style="list-style-type: none"> a. request access to the Personal Information stored by Bayview Italia. This right enables the User to receive a copy of Personal Information; b. request rectification or erasure of Personal Information; this right enables the User to ask Bayview Italia to delete or remove Personal Information where there is no legitimate reason for continuing to process it; c. have the right to ask for the integration of the incomplete Personal Information. d. ask Bayview Italia to delete or remove Personal Information where the User has exercised its right to object pursuant to article 21 of the GDPR. <p>NOTE: Where Bayview Italia stores and processes Personal Information in order to comply with legal obligations, such as compliance with tax requirements and exemptions, or for the establishment, exercise or defense of legal claims, the right of the User to ask the erasure of Personal Information is restricted.</p> <ol style="list-style-type: none"> e. object to the processing of Personal Information, even when Bayview Italia is relying on a legitimate interest (or those of a third party) in order to justify the basis for the processing of Personal Information. f. obtain from Bayview Italia restriction of processing of its Personal Information. This right enables the User to ask Bayview Italia to suspend the processing of its Personal Information under certain circumstances, <i>e.g.</i>, if the User wants to establish the accuracy or the reason of the processing. g. request the transfer of Personal Information to another data controller where the User provided that information to Bayview Italia. <p>Bayview Italia is not under an obligation to rectify or delete any Personal Information where doing so would prevent Bayview Italia from meeting its contractual obligations with the User, or where Bayview Italia is required or permitted to process Personal Information for legal purposes or otherwise in accordance with its legal obligations.</p> <p>If the User wants to exercise its rights, the User may contact Bayview Italia at the contact details provided below, setting out clearly and in writing its request by specifying the Personal Information to which the request relates. Bayview Italia recommends that the User provides as much detail as possible when sending its requests to allow Bayview Italia to clearly identify it and to provide a response.</p> |
| Opting-Out from Communications From Bayview Italia | <p>Bayview Italia may contact the User to provide information in relation to ongoing auctions or updates on further initiatives.</p> <p>The User may opt-out of receiving certain communications from Bayview Italia by contacting Bayview Italia at the following email privacy@auctioneu.com or using the contact information provided below.</p> |

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| | The User acknowledges that in the event of cancellation of the Services Account it will not be able to use the Services. |
| Transfer of Personal Information abroad | Bayview Italia and/or its Service Providers and/or its Brokers or any other provider/client/associate of Bayview Italia shall not disclose any Personal Information of Users holding a Service Account or Broker Account to entities outside of the European Union or located in other countries or jurisdictions that fail to adequately guarantee the protection of Personal Information to the extent applied by the GDPR, save as in the circumstance where an adequacy decision has been released by the European Union. For such purpose Bayview Italia - and/or its Service Providers and/or its Brokers or any other provider/client/associate of Bayview Italia having entered into written agreements - has adopted all the technical, operational and contractual measures for the protection of Personal Information. |
| Information Security | <p>Bayview Italia takes reasonable efforts to secure and protect the privacy, accuracy, and reliability of Personal Information and to protect it from loss, misuse, unauthorized access, disclosure, alteration and destruction.</p> <p>Bayview Italia implements security measures as it deems appropriate and consistent with industry standards.</p> <p>The User is responsible for assisting Bayview Italia to preserve Personal Information, maintaining control over operation of Services, the confidentiality of passwords and Services Account and/or Broker Account, and is fully responsible for all activities that occur under the Services password or Services Account.</p> <p>Bayview Italia specifically reserves the right to terminate the access of the User to the Service Account and/or Broker Account in the event Bayview Italia learns or suspects that the User has disclosed its Services Account and/or Broker Account or password information to an unauthorized third party.</p> <p>Bayview Italia will share Personal Information in compliance with the GDPR with its associated company Bayview Asset Management (“BAM”), with which a Service Agreement is in place.</p> |
| Changes to Our Privacy Notice | <p>Bayview Italia may modify this Privacy Notice from time to time. The most current version of this Privacy Notice will govern the use of Personal Information and will be available at https://auctioneu.com/Privacy-Notice.pdf.</p> <p>The User shall accept the revised Privacy Notice to access or use the Services after those changes become effective.</p> |
| Contact | <p>All requests, questions or concerns related to the Services of Bayview Italia shall be directed to:</p> <p>info@auctioneu.com</p> <p>If the User wishes to make a complaint regarding the use of Personal Information by Bayview Italia or the contents of this Privacy Notice, the User may contact the Italian Data Protection Authority (<i>Garante per la protezione dei dati personali</i>).</p> <p>If the User wishes to access, amend, cancel or extract (<i>i.e.</i> portability of data) as well as to object to or request the restriction of the processing of Personal Information collected by Bayview Italia, it may send a request to Bayview Italia to the following e-mail address: privacy@auctioneu.com.</p> |
| Cookie Policy | Cookies are data created by a server and stored in text files on the hard disk of your computer, they allow a website to be aware of your behaviour and your preferences. |

The Website AuctionEU.com uses the following two types of cookies:

- Session cookies: these cookies are used to track the date and time when your session starts and ends on AuctionEU.com and the IP address from where you have logged into the Website.
- Language cookies: these cookies are used to remember the language you have selected to navigate the Website, either English or Italian, so that the next time you login, it will display your favourite language selection.

In addition to the cookies that are included on the Website, AuctionEU also uses third party platforms to monitor and analyse the User traffic on the Website.

More specifically, AuctionEU uses Google Analytics to track, on an anonymised basis, the number of Users that land on the Website, the length of their session, the pages visited, their geographical location, the browser they use, how they have reached the Website and a variety of other data points collected by Google Analytics and accessible by AuctionEU through the application.

Below you will find links to Google Analytics relevant documents.

- [Privacy Notice](#);
- [Cookies](#);
- [How to disable cookies](#).

SPAM Protection

This type of service analyzes the traffic of the Website, potentially containing personal data of Users, in order to filter it from parts of traffic, messages and contents recognized as SPAM.

- Google reCAPTCHA: is a SPAM protection service provided by Google Inc. Use of the reCAPTCHA system is subject to Google's privacy policy and terms of use. Personal Data collected: Cookies e Usage Data.

Google Privacy Policy - <https://policies.google.com/privacy?hl=en>

You can configure your browser to delete cookies automatically once you have closed your browser, computer or mobile device using the following links:

- [Google Chrome](#)
- [Firefox](#)
- [Microsoft Internet Explorer](#)
- [Safari Web](#)

By connecting for the first time to any page of the Website, you will see a pop-up box with a brief note on the use of cookies. By closing this pop-up box through the appropriate button or by clicking outside the banner that contains it and continuing to browse, you consent to the use of cookies in the manner described in this Cookie Policy.

The User will be able to set the browser to automatically refuse the reception of cookies, however, refusing to use the technical cookies may make it impossible to properly view the Website and the information contained.