



EUROFINAS AND LEASEUROPE ARE PROUD TO PRESENT THEIR BRAND NEW JOINT "EUROPEAN REGULATORY WORKSHOP PROGRAMME"

Like every industry, the leasing, automotive rental and consumer credit businesses are subject to regulatory scrutiny and this has a major impact on who can do business and how. Regulation for our industries is only likely to increase going forward. Specialised financial services providers and third parties need to be able to anticipate how regulation will affect business and react appropriately.

Starting in Spring 2017,

the European Regulatory
Workshop Programme will be
available on a yearly basis and
will consist of 3 to 4 different
one-day workshops on key
EU legislation of relevance.

Participants will have the choice to register to individual workshops or to the full yearly programme.

The Programme has been designed to ensure it meets your constantly evolving business needs and is aimed at delivering actionable and sustainable results. Each workshop will give an overview of the regulatory situation in Europe in a specific key area, address the major points that are under scrutiny from the legislators/regulators perspective, and explain in practical terms what this means, with a specific focus on operational constraints, for specialised consumer finance and leasing providers, legal advisers / corporate counsellors, compliance officers, lawyers, public affairs experts, staff of trade associations and other key stakeholders in the ecosystem.

THE WORKSHOPS WILL BE FACILITATED BY LEADING EXPERTS IN THEIR RESPECTIVE FIELD AND WILL ALSO INCLUDE INTERACTIVE EXCHANGES AND DEBATE AMONG PARTICIPANTS.

In 2017, the Programme will include 3 workshops on Prudential Regulation, Data Protection and Insurance Distribution

More on next pages >

All workshops will be conducted in English.

WORKSHOP 01

27/04

Prudential Regulation

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WORKSHOP 02

29/06

Data
Protection

WORKSHOP 03

16/11
Insurance
Distribution

We look forward to seeing you!









WORKSHOP 01 PRUDENTIAL REGULATION

27/04

The new CRD 5 / CRR 2

> The most relevant proposals and their implications for our sectors

Understand the European Commission's new revisions to the Capital Requirements Directive and the Capital Requirements Regulation.

EBA's technical and implementing standards

> Stock-take and projects under way for the European Banking Authority

Overview of the EBA's role and main assignments under the existing framework and future proposals.

Proportionality

> Where to next?

What is proportionality? Can we really expect differentiated regimes for credit institutions? Understand what is at stake and exchange views on this critical development.



WORKSHOP 02 DATA

PROTECTION

29/06

The new Data Protection Regulation

> The most relevant provisions, changes to existing requirements and their implications for our sectors

Understand the new framework, key changes and how the Regulation will be applied and enforced by national and EU regulatory authorities.

Rights and obligations

> The rights of data subjects and obligations for businesses

Know about key rights of data subjects and critical obligations for the leasing and consumer credit sectors under the new legislation.

Compliance strategies

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> How to successfully comply with the GDPR?

How to prepare for the practical implementation of the GDPR and adapt existing compliance strategies, on e.g. accountability, the role of Data Protection Officers as well as information and transparency requirements.



WORKSHOP 03

INSURANCE DISTRIBUTION

16/11

The new European Insurance Distribution Directive

> The most relevant provisions and their implications for our sectors

Understand and exchange views on the most relevant IDD provisions and their implications for the leasing and consumer credit sectors.

Regulatory panorama

> A state of play transposition of the IDD across the EU

State of play of the transposition of the new Directive across the EU. The panorama will focus on relevant challenges the industry is facing during transposition as well as practical solutions.

The EU consumer protection agenda

> What to expect in the field of insurance

What is the current work of the European Commission and the EIOPA on consumer protection with regard to insurance products? Specific focus will be on the Commission's follow-up work on the Green Paper on Retail Financial Services and Insurance, Product Oversight and Governance as well as the Insurance Product Information Document.

All workshops will be conducted in English.









GENERAL INFORMATION

Venue and duration

Workshops are scheduled to take place at the Eurofinas and Leaseurope premises in Brussels from 10:00 to 15:00 CET, including a light sandwich lunch and refreshment breaks.

Address Boulevard Louis Schmidt 87 | B-1040 Brussels

Format

Exclusive and informal roundtables of maximum 20 participants who will hear from field experts (officials, lawyers, academics, etc.) and have the possibility to engage in focused discussion with the speakers as well as other partakers.

Pre-requisite

Knowledge of the topics or experience in the workshops field is desirable.

Added-value for participants

- > Understand or refine your understanding of the key EU legislation (objectives, key provisions and loopholes)
- > Challenge your perspective
- > Engage with experts and peers
- > Benefit from "in situ" experts with ongoing interaction with regulators

Participants profile

- > Specialised consumer finance and leasing providers
- > Legal advisers / corporate counsellors
- > Compliance officers
- > Lawyers
- > Public affairs experts
- > Staff of trade associations

Registration

Registration to the workshops is made via our websites: www.leaseurope.org and www.eurofinas.org Registration is based on the first come, first served principle.

Workshop fees

The fee for each individual workshop is indicated below and is subject to Belgian VAT (21%). Some organisations may be able to reclaim VAT.

People who register to the 2017 full programme, comprised of 3 workshops, will benefit from a discount of 15% of the total cost of the workshops.

Additionally, Leaseurope and Eurofinas member associations, Leaseurope and Eurofinas associate members as well as leasing or credit providers who are members of the national associations represented by Leaseurope and Eurofinas benefit from a discount of 25% of the standard fees overall (figures rounded up to the nearest 5).

Standard fees

> 1-day workshop (each): 350 € + VAT> 2017 full programme: 995 € + VAT

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Member fees

> 1-day workshop: 265 € + VAT> yearly programme: 750 € + VAT

The fee includes workshop attendance, materials and lunch & refreshment breaks during the workshop (it does not include breakfast, dinner, travel and accommodation costs).









CERTIFICATE OF PARTICIPATION

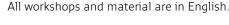
All participants receive a certificate upon completion of a Leaseurope & Eurofinas European regulatoru workshop.



LANGUAGE

DRESS CODE

Business casual.





REGISTRATION ACKNOWLEDGEMENT

When you register for a workshop or the 2017 full programme, you will receive an acknowledgement by mail. This tells you that your registration has been successful.



WORKSHOP CONFIRMATION

You will receive workshop / yearly programme confirmation upon receipt of your payment of the registration fee before the workshop date or first workshop date in case you register to the full yearly programme. Along with this confirmation, you will receive the agenda and details of the workshop. In case you register to the full yearly programme, you will receive the agenda and details of the workshops prior to each workshop. A list of nearby hotels is available on the workshop details page, to help you make your own accommodation arrangements.

Disclaimer

Programmes are purely indicative – speakers may change depending on availabilities. We reserve the right to cancel workshops or reschedule them in case of exceptional circumstances or for reasons beyond our control.



CANCELLATION POLICY

Cancellation by the participant

You may transfer your registration to another participant by communicating this in writing to the Eurofinas and Leaseurope Secretariat prior to the workshop date. In this case no cancellation fee will be charged.

All cancellations received in writing at least five weeks before the workshop date will not be subject to a cancellation fee.

All cancellations received in writing less than three weeks before the workshop date will be charged 75% of the workshop fee.

No-shows will be charged at 100% of the workshop fee.

Cancellation by Eurofinas & Leaseurope

Eurofinas and Leaseurope reserves the right to cancel any workshop three weeks prior to the published date of the workshop in exceptional circumstances or for reasons beyond their control. Eurofinas and Leaseurope will not be liable for any losses that may be incurred from such a cancellation, such as travel or accommodation bookings/tickets. With this in mind, you are advised not to buy non-refundable airline tickets or book non-refundable accommodation until you receive the workshop confirmation.









TRAVEL & ACCOMMODATION

Travel and accommodation costs are not included in the workshop/yearly programme fee. Eurofinas and Leaseurope are not responsible for travel and accommodation arrangements. Once the workshop has been confirmed, you will need to make your own booking and pay all your accommodation and travel expenses directly to the hotel and/or to your travel agency.



SUPPORT TO OBTAIN A VISA

If you need to obtain a visa to travel to the workshop location, please advise us when registering. You will receive an electronic image of an official invitation letter by e-mail. If you require an original (paper) version of the invitation letter, there will be a charge of 50 € to cover the express delivery of the letter. In case of modifications to the invitation letter or additional support, an additional charge may be applied to cover administration costs. Eurofinas and Leaseurope cannot be held liable for delays in obtaining visas. You are advised to submit paperwork for visas to the relevant embassy as soon as possible after booking a workshop.



GOVERNING LAW AND JURISDICTION

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These terms and conditions are to be construed in accordance with, and governed by the laws of the Kingdom of Belgium. The Courts of Brussels shall be solely competent to hear and determine any dispute arising out of this agreement and its performance. All information contained, published or distributed in the workshops is proprietary to Eurofinas and Leaseurope, is confidential and must not be duplicated, published or disclosed in whole or in part without the prior written consent of Eurofinas and Leaseurope.



DATA PROTECTION

Eurofinas and Leaseurope respect privacy. For the purposes of organising the workshops, including the preparation of participant lists, providing workshop materials, preparation of certificates and invoicing, Eurofinas and Leaseurope need to collect a minimum scope of personal data, such as name of each participant, company, address of the company, email address, telephone, etc. Eurofinas and Leaseurope maintain appropriate administrative, technical and physical safeguards to protect personal data against accidental or unlawful destruction, accidental loss, unauthorised alteration, unauthorised disclosure or access, misuse, and any other unlawful form of processing of personal data. Participants have the right to receive information about their personal data stored by Eurofinas and Leaseurope and to access and rectify their personal data by contacting us at j.debruyne@eurofinas.org & j.debruyne@leaseurope.org









Eurofinas, the European Federation of Finance House Associations, is the voice of the specialised consumer credit providers in the EU. As a Federation, Eurofinas brings together associations throughout Europe that represent finance houses, specialised banks, captive finance companies of car, equipment, etc. manufacturers and universal banks. The scope of products covered by Eurofinas members includes all forms of consumer credit products such as personal loans, linked credit, credit cards and store cards. Consumer credit facilitates access to assets and services as diverse as cars, studies, furniture, electronic appliances, etc.

More information on Eurofinas at www.eurofinas.org



Leaseurope, the European Federation of Leasing Company Associations, represents the leasing, long term and/ or short term automotive rental industries in the EU. The scope of products covered by Leaseurope's members ranges from hire purchase and finance leases to operating leases of all asset types (automotive, equipment and real estate) and also includes the rental of cars, vans and trucks.

More information on Leaseurope at www.leaseurope.org

For additional information, please contact the Eurofinas & Leaseurope Secretariat

+32 2 778 05 60

<u>j.debruyne@eurofinas.org</u> & <u>j.debruyne@leaseurope.org</u> <u>www.eurofinas.org</u> & <u>www.leaseurope.org</u>

REGISTRATION FORM **FULL YEARLY PROGRAMME**



TO REGISTER TO THE FULL 2017 PROGRAMME. PLEASE RETURN THIS FORM DULY COMPLETED BY 30 MARCH 2017, BY FOLLOWING THE STEPS BELOW:

- Fill in all fields (all fields are mandatory).
- Return the form to j.debruyne@eurofinas.org or j.debruyne@leaseurope.org

> Contact Details

Mr. / Mrs. Family name		First name		
Company name		Position		
Company address			Postal Code	
City		Country		
Tel	Mobile			
Company VAT no		E-mail		

> Registration Fee

The fee for the full yearly programme is indicated below and is subject to Belgian VAT (21%). It includes a reduction of 15% of the total sum of the 3 individual workshops fees (figures rounded up to the nearest 5). Some organisations may be able to reclaim VAT. Note: Eurofinas and Leaseurope members benefit from a discount of 25% of the standard fee.

Standard fee

Member fee

> 995€ + VAT

> 750 € + VAT

The fee includes workshop attendance, materials and lunch & refreshment breaks during the workshop (it does not include breakfast, dinner, travel and accommodation costs).

Who can benefit from the reduced member fee?

- Eurofinas or Leaseurope's member associations
- Credit providers located in countries of which the national consumer credit association is a member of Eurofinas
- Leasing / automotive rental companies located in countries of which
- the national leasing / automotive rental association is a member of Leaseurope
- Eurofinas or Leaseurope's associate members

> Payment Method

Registration fees are to be paid no later than 6 April 2017.

Payment via bank transfer

Registration fee + VAT to be paid to Leaseurope's account:

ING Bank Belgium - IBAN: BE62 3100 0032 7361 - BIC (Swift Code): BBRUBEBB.

Please indicate clearly on the transfer slip the reference 2017ERWP followed by the delegate's name and company.

> Cancellation Policy

Cancellation by the participant

You may transfer your registration to another participant by communicating this in writing to the Eurofinas and Leaseurope Secretariat prior to the workshop date. In this case no cancellation fee will be charged. All cancellations received in writing at least five weeks before the workshop date will not be subject to a cancellation fee. All cancellations received in writing less than three weeks before the workshop date will be charged 75% of the workshop fee. No-shows will be charged at 100% of the workshop fee.

Cancellation by Eurofinas & Leaseurope

Eurofinas and Leaseurope reserves the right to cancel any workshop three weeks prior to the published date of the workshop in exceptional circumstances or for reasons beyond their control. Eurofinas and Leaseurope will not be liable for any losses that may be incurred from such a cancellation, such as travel or accommodation bookings/tickets. With this in mind, you are advised not to buy non-refundable airline tickets or book non-refundable accommodation until you receive the workshop confirmation.

> Travel & Accommodation

Travel and accommodation costs are not included in the workshop/yearly programme fee. Eurofinas and Leaseurope are not responsible for travel and accommodation arrangements. Once the workshop has been confirmed, you will need to make your own booking and pay all your accommodation and travel expenses directly to the hotel and/or to your travel agency.

Data Protection: Eurofinas and Leaseurope respect privacy. For the purposes of organising the workshops, including the preparation of participant lists, providing workshop materials, preparation of certificates and invoicing, Eurofinas and Leaseurope need to collect a minimum scope of personal data, such as name of each participant, company, address of the company, email address and telephone. Eurofinas and Leaseurope maintain appropriate administrative, technical and physical safeguards to protect personal of personal data. Participants have the right to receive information about their personal data stored by Eurofinas and Leaseurope and to access and rectify their personal data by contacting us at j.debruyne@eurofinas.org & j.debruyne@leaseurope.org

REGISTRATION FORM **WORKSHOP 01 PRUDENTIAL** REGULATION



TO REGISTER PLEASE RETURN THIS FORM DULY COMPLETED BY 30 MARCH 2017, BY FOLLOWING THE STEPS BELOW:

- Fill in all fields (all fields are mandatory).
- Return the form to <u>j.debruyne@eurofinas.org</u> or <u>j.debruyne@leaseurope.org</u>

> Contact Details

Mr. / Mrs. Family name		First name		
Company name		Position		
Company address			Postal Code	
City		Country		
Tel	Mobile			
Company VAT no		E-mail		

> Registration Fee

The fee for the workshop is indicated below and is subject to Belgian VAT (21%). Some organisations may be able to reclaim VAT. Eurofinas and Leaseurope members benefit from a discount of 25% of the standard fee (figure rounded up to the nearest 5).

Standard fee

Member fee

> 350€ + VAT

> 265 € + VAT

The fee includes workshop attendance, materials and lunch & refreshment breaks during the workshop (it does not include breakfast, dinner, travel and accommodation costs).

Who can benefit from the reduced member fee?

- Eurofinas or Leaseurope's member associations
- Credit providers located in countries of which the national consumer credit association is a member of Eurofinas
- Leasing / automotive rental companies located in countries of which
- the national leasing / automotive rental association is a member of Leaseurope
- Eurofinas or Leaseurope's associate members

> Payment Method

Registration fees are to be paid no later than 6 April 2017.

Payment via bank transfer

Registration fee + VAT to be paid to Leaseurope's account:

ING Bank Belgium - IBAN: BE62 3100 0032 7361 - BIC (Swift Code): BBRUBEBB.

Please indicate clearly on the transfer slip the reference 2017ERWP followed by the delegate's name and company.

> Cancellation Policy

Cancellation by the participant

You may transfer your registration to another participant by communicating this in writing to the Eurofinas and Leaseurope Secretariat prior to the workshop date. In this case no cancellation fee will be charged. All cancellations received in writing at least five weeks before the workshop date will not be subject to a cancellation fee. All cancellations received in writing less than three weeks before the workshop date will be charged 75% of the workshop fee. No-shows will be charged at 100%

Cancellation by Eurofinas & Leaseurope

Eurofinas and Leaseurope reserves the right to cancel any workshop three weeks prior to the published date of the workshop in exceptional circumstances or for reasons beyond their control. Eurofinas and Leaseurope will not be liable for any losses that may be incurred from such a cancellation, such as travel or accommodation bookings/tickets. With this in mind, you are advised not to buy non-refundable airline tickets or book non-refundable accommodation until you receive the workshop confirmation

> Travel & Accommodation

Travel and accommodation costs are not included in the workshop/yearly programme fee. Eurofinas and Leaseurope are not responsible for travel and accommodation arrangements. Once the workshop has been confirmed, you will need to make your own booking and pay all your accommodation and travel expenses directly to the hotel and/or to your travel agency.

Data Protection: Eurofinas and Leaseurope respect privacy. For the purposes of organising the workshops, including the preparation of participant lists, providing workshop materials, preparation of certificates and invoicing, Eurofinas and Leaseurope need to collect a minimum scope of personal data, such as name of each participant, company, address of the company, email address and telephone. Eurofinas and Leaseurope maintain appropriate administrative, technical and physical safeguards to protect personal of personal data. Participants have the right to receive information about their personal data stored by Eurofinas and Leaseurope and to access and rectify their personal data by contacting us at j.debruyne@eurofinas.org & j.debruyne@leaseurope.org

REGISTRATION FORM **WORKSHOP 02** DATA **PROTECTION**



TO REGISTER PLEASE RETURN THIS FORM DULY COMPLETED BY 25 MAY 2017, BY FOLLOWING THE STEPS BELOW:

- Fill in all fields (all fields are mandatory).
- Return the form to <u>j.debruyne@eurofinas.org</u> or <u>j.debruyne@leaseurope.org</u>

> Contact Details

Mr. / Mrs. Family name		First name		
Company name		Position		
Company address			Postal Code	
City		Country		
Tel	Mobile			
Company VAT n ^o		E-mail		

> Registration Fee

The fee for the workshop is indicated below and is subject to Belgian VAT (21%). Some organisations may be able to reclaim VAT. Eurofinas and Leaseurope members benefit from a discount of 25% of the standard fee (figure rounded up to the nearest 5).

Standard fee

Member fee

> 350€ + VAT

> 265 € + VAT

The fee includes workshop attendance, materials and lunch & refreshment breaks during the workshop (it does not include breakfast, dinner, travel and accommodation costs).

Who can benefit from the reduced member fee?

- Eurofinas or Leaseurope's member associations
- Credit providers located in countries of which the national consumer credit association is a member of Eurofinas
- Leasing / automotive rental companies located in countries of which
- the national leasing / automotive rental association is a member of Leaseurope
- Eurofinas or Leaseurope's associate members

> Payment Method

Registration fees are to be paid no later than 8 June 2017.

Payment via bank transfer

Registration fee + VAT to be paid to Leaseurope's account:

ING Bank Belgium - IBAN: BE62 3100 0032 7361 - BIC (Swift Code): BBRUBEBB.

Please indicate clearly on the transfer slip the reference 2017ERWP followed by the delegate's name and company.

> Cancellation Policy

Cancellation by the participant

You may transfer your registration to another participant by communicating this in writing to the Eurofinas and Leaseurope Secretariat prior to the workshop date. In this case no cancellation fee will be charged. All cancellations received in writing at least five weeks before the workshop date will not be subject to a cancellation fee. All cancellations received in writing less than three weeks before the workshop date will be charged 75% of the workshop fee. No-shows will be charged at 100%

Cancellation by Eurofinas & Leaseurope

Eurofinas and Leaseurope reserves the right to cancel any workshop three weeks prior to the published date of the workshop in exceptional circumstances or for reasons beyond their control. Eurofinas and Leaseurope will not be liable for any losses that may be incurred from such a cancellation, such as travel or $% \left(1\right) =\left(1\right) \left(1\right) \left$ accommodation bookings/tickets. With this in mind, you are advised not to buy non-refundable airline tickets or book non-refundable accommodation until you receive the workshop confirmation.

> Travel & Accommodation

Travel and accommodation costs are not included in the workshop/yearly programme fee. Eurofinas and Leaseurope are not responsible for travel and accommodation arrangements. Once the workshop has been confirmed, you will need to make your own booking and pay all your accommodation and travel expenses directly to the hotel and/or to your travel agency.

Data Protection: Eurofinas and Leaseurope respect privacy. For the purposes of organising the workshops, including the preparation of participant lists, providing workshop materials, preparation of certificates and invoicing, Eurofinas and Leaseurope need to collect a minimum scope of personal data, such as name of each participant, company, address of the company, email address and telephone. Eurofinas and Leaseurope maintain appropriate administrative, technical and physical safeguards to protect personal of personal data. Participants have the right to receive information about their personal data stored by Eurofinas and Leaseurope and to access and rectify their personal data by contacting us at j.debruyne@eurofinas.org & j.debruyne@leaseurope.org

REGISTRATION FORM **WORKSHOP 03 INSURANCE** DISTRIBUTION



TO REGISTER PLEASE RETURN THIS FORM DULY COMPLETED BY 12 OCTOBER 2017, BY FOLLOWING THE STEPS BELOW:

- Fill in all fields (all fields are mandatory).
- Return the form to <u>j.debruyne@eurofinas.org</u> or <u>j.debruyne@leaseurope.org</u>

> Contact Details

Mr. / Mrs. Family name		First name		
Company name		Position		
Company address			Postal Code	
City		Country		
Tel	Mobile			
Company VAT no		E-mail		

> Registration Fee

The fee for the workshop is indicated below and is subject to Belgian VAT (21%). Some organisations may be able to reclaim VAT. Eurofinas and Leaseurope members benefit from a discount of 25% of the standard fee (figure rounded up to the nearest 5).

Standard fee

Member fee

> 350€ + VAT

> 265 € + VAT

The fee includes workshop attendance, materials and lunch & refreshment breaks during the workshop (it does not include breakfast, dinner, travel and accommodation costs).

Who can benefit from the reduced member fee?

- Eurofinas or Leaseurope's member associations
- Credit providers located in countries of which the national consumer credit association is a member of Eurofinas
- Leasing / automotive rental companies located in countries of which
- the national leasing / automotive rental association is a member of Leaseurope
- Eurofinas or Leaseurope's associate members

> Payment Method

Registration fees are to be paid no later than 26 October 2017.

Payment via bank transfer

Registration fee + VAT to be paid to Leaseurope's account:

ING Bank Belgium - IBAN: BE62 3100 0032 7361 - BIC (Swift Code): BBRUBEBB.

Please indicate clearly on the transfer slip the reference 2017ERWP followed by the delegate's name and company.

> Cancellation Policy

Cancellation by the participant

You may transfer your registration to another participant by communicating this in writing to the Eurofinas and Leaseurope Secretariat prior to the workshop date. In this case no cancellation fee will be charged. All cancellations received in writing at least five weeks before the workshop date will not be subject to a cancellation fee. All cancellations received in writing less than three weeks before the workshop date will be charged 75% of the workshop fee. No-shows will be charged at 100%

Cancellation by Eurofinas & Leaseurope

Eurofinas and Leaseurope reserves the right to cancel any workshop three weeks prior to the published date of the workshop in exceptional circumstances or for reasons beyond their control. Eurofinas and Leaseurope will not be liable for any losses that may be incurred from such a cancellation, such as travel or accommodation bookings/tickets. With this in mind, you are advised not to buy non-refundable airline tickets or book non-refundable accommodation until you receive the workshop confirmation

> Travel & Accommodation

Travel and accommodation costs are not included in the workshop/yearly programme fee. Eurofinas and Leaseurope are not responsible for travel and accommodation arrangements. Once the workshop has been confirmed, you will need to make your own booking and pay all your accommodation and travel expenses directly to the hotel and/or to your travel agency.

Data Protection: Eurofinas and Leaseurope respect privacy. For the purposes of organising the workshops, including the preparation of participant lists, providing workshop materials, preparation of certificates and invoicing, Eurofinas and Leaseurope need to collect a minimum scope of personal data, such as name of each participant, company, address of the company, email address and telephone. Eurofinas and Leaseurope maintain appropriate administrative, technical and physical safeguards to protect personal data against accidental or unlawful destruction, accidental loss, unauthorised alteration, unauthorised disclosure or access, misuse, and any other unlawful form of processing of personal data. Participants have the right to receive information about their personal data stored by Eurofinas and Leaseurope and to access and rectify their personal data by contacting us at j.debruyne@eurofinas.org & j.debruyne@leaseurope.org