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MGM Hôtels & Résidences General Sales Conditions

The sales conditions are subject to articles R-211-3 to R-211-11 of the tourism code in force on 1st July 2015, and which are reproduced in full below. Reserving one of the holidays implies complete acceptance of our sales conditions. These general sales conditions may be altered or added to at any time by MGM HÔTELS & RÉSIDENCES. In this event, the new version of the general sales conditions will be uploaded on line by MGM HÔTELS & RÉSIDENCES. Once it is on line, the new version of the general sales conditions will apply automatically to any new reservation.

STATUTORY PROVISIONS OF THE TOURISM CODE

ART. R211-3 :

Subject to the exclusions provided for in the third and fourth paragraphs of article L. 211-7, any offer and any sale of travel facilities or holidays gives rise to the issue of appropriate documents which comply with the rules set out in this section. In the case of the sale of tickets for air travel or tickets for travel on a regular airline not accompanied by facilities connected with these flights, the vendor will provide the purchaser with one or more tickets for the entire journey issued by the transporter or on their responsibility. In the case of on-demand travel, the name and address of the transporter, on whose behalf the tickets are issued, must be mentioned. Separate invoicing of the different elements of the same tourist package does not remove the obligations imposed on the vendor by the statutory provisions of this section.

ART. R211-3-1 :

Pre-contractual information must be exchanged and the contractual conditions must be provided in writing. They may be exchanged or provided by electronic means in accordance with the conditions provided for in articles 1369-1 to 1369-11 of the civil code. Mention must be made of the name or corporate name and address of the vendor and an indication of their



registration as provided for in article L. 141-3 or, where applicable, the name, address and an indication of their registration with the federation or union referred to in the second paragraph of article R. 211-2.

ART. R211-4 :

Prior to the conclusion of the contract, the vendor must provide the consumer with details of prices, dates and other elements which make up the facilities provided at the time of the journey or holiday such as:

01. The destination, means, features and categories of transport used,
02. The type of accommodation, its location, its level of comfort and principal features, its approval and tourist classification in accordance with the regulations and practices in the destination country,
03. The catering facilities provided,
04. The description of the itinerary when it involves a round trip,
05. The administrative and health formalities to be completed by nationals and citizens of another Member State of the European Union or of a State which is a party to the European Economic Area Treaty, in the case, in particular, of frontier crossings and the timescale in which they must be completed,
06. Visits, excursions and other services included in the package or available on payment of a supplement,
07. The minimum or maximum size of the group required to enable the journey or holiday to take place and, if the journey or holiday is subject to a minimum number of participants, the date by which the consumer must be notified in the event of cancellation of the journey or holiday: this date may not be set at less than twenty-one days before departure,
08. The amount or the percentage of the price to be paid on account at the conclusion of the contract and the payment schedule for the balance,
09. The terms of price revisions as provided for in by the contract in application of article R. 211-8,
10. Contractual cancellation conditions,



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11. Cancellation conditions established in articles R. 211-9, R. 211-10 and R. 211-11,
12. Information concerning the optional subscription to an insurance policy covering the consequences of certain cases of cancellation or an insurance contract covering certain specific risks, particularly the cost of repatriation in the event of accident or illness,
13. When the contract includes air travel facilities, the information provided for in articles R. 211-15 to R.211-18 for each stage of the flight.

ART. R211-5 :

The preliminary information provided to the consumer is binding on the vendor unless in this information the vendor expressly reserves the right to amend certain elements. In this case, the vendor must clearly indicate the extent of the amendments and to which elements such amendments may be applied. In any case, the consumer must be notified of all amendments to the preliminary information before the conclusion of the contract.

ART. R211-6 :

The contract concluded between the vendor and the purchaser must be in writing and in duplicate, with one copy being provided to the purchaser, and signed by both parties. When the contract is concluded by electronic means, it is concluded in application of articles 1369-1 to 1369-11 of the civil code. The contract must include the following clauses:

01. The name and address of the vendor, of their guarantor and the name and address of the organiser,
02. The destination or destinations of the journey and, in the case of a tour or split journey, the relevant periods and their dates,
03. The means, features and categories of transport used, the dates and places of departure and return,
04. The type of accommodation, its location, its level of comfort and principal features, its tourist classification in accordance with the regulations and practices in the destination country,
05. The catering facilities provided,
06. The itinerary when a round trip is involved,



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07. Visits, excursions or other services included in the overall price of the journey or holiday,
08. The total price of the facilities invoiced and information concerning any possible amendments to the invoice in accordance with the provisions of article R. 211-8,
09. Information, if applicable, concerning any fees or taxes pertaining to specific services such as landing fees, embarkation or disembarkation fees in ports and airports and holiday taxes when not included in the price or facilities provided,
10. The payment schedule and terms of payment of the cost. The final payment made by the purchaser may not, in any case, amount to less than 30% of the cost of the journey or holiday and must be made at the time the documents enabling the journey or holiday to take place are handed over,
11. Specific conditions requested by the purchaser and accepted by the vendor,
12. The conditions in which the purchaser may lodge a complaint against the vendor for non-fulfilment or unsatisfactory fulfilment of the contract, which complaint must be lodged as early as possible by any means enabling an acknowledgement of receipt to be obtained from the vendor. Where applicable, the organiser of the journey and provider of the facilities concerned must be notified in writing,
13. The latest date by which the purchaser must be notified in the event of the cancellation of the journey or holiday where the journey or holiday is dependent on a minimum number of participants, in accordance with the provisions of the 7° of article R. 211-4,
14. Contractual cancellation conditions,
15. The cancellation conditions provided for in articles R.211-9, R. 211-10 and R. 211-11,
16. Details of the risks covered and the amount of cover provided by the vendor's professional liability insurance policy,
17. Information concerning the insurance policy covering the consequences of some cases of cancellation taken out by the purchaser (policy number and name of insurer) and concerning the assistance insurance policy covering certain specific risks, particularly the cost of repatriation in the event of accident or illness. In this case, the vendor must provide the purchaser with a document specifying as a minimum the risks covered and the risks excluded,
18. The latest date by which the purchaser must notify the vendor should they transfer the



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contract,

19. The undertaking to provide the purchaser, at least ten days before their scheduled departure date, with the following: a) the name, address and telephone number of the vendor's local representative or, if they do not have one, the names, addresses and telephone numbers of local organisations able to assist the consumer in case of difficulty or, failing that, the telephone number on which they may make urgent contact with the vendor, b) where minors are travelling abroad, a telephone number and an address where they can directly contact the child or the person in charge where they are staying,

20. The clause covering cancellation and refund without penalty of the sums paid by the purchaser in the event that the mandatory information provided for in 13° article R. 211-4 is not supplied,

21. The undertaking to provide the purchaser, in good time before the start of the journey or holiday, with the departure and arrival times.

ART. R211-7 :

The purchaser may transfer their contract to a transferee who fulfils the same conditions as them to take the journey or holiday, as long as the contract has not come into effect. Unless there is a stipulation more favourable to the transferor, the latter is required to notify the vendor of their decision by any means that enable them to obtain acknowledgement of receipt no later than seven days before the start of the journey. In the case of a cruise, this is extended to fifteen days. The transfer does not, in any case, require the prior consent of the vendor.

ART. R211-8 :

Where the contract includes the express option to alter the price, within the limits provided for in article L211-12, it must mention the exact means of calculating the price alterations, for both increases and decreases, and specifically the amount of the cost of transport and related taxes, the currency or currencies which may have an impact on the price of the journey or holiday, the part of the price to which the alteration applies, the exchange rate or currency used to establish the price shown in the contract.



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ART. R211-9 :

When, before the purchaser departs, the vendor is obliged to amend one of the essential elements of the contract such as significantly increasing the price, and when they ignore the requirement to notify the consumer mentioned in 13° of article R. 211-4, the purchaser may, without prejudice to any claim for compensation for any loss sustained and after having been notified of it by the vendor by any means enabling acknowledgment of receipt to be obtained:

- either rescind the contract and obtain the immediate refund of the sums paid without penalty,
- or accept the amendment or the replacement journey offered by the vendor. An amendment to the contract specifying the amendments is then signed by the parties. Any reduction in price will be deducted from the funds remaining due from the purchaser and, if payment has already been made by the latter, the overpayment must be returned to them before their departure date.

ART. R211-10 :

In the case provided for by article L.211-14, when the vendor cancels the journey or holiday before the purchaser's departure, they must inform the purchaser by any means which enable acknowledgment of receipt to be obtained. The purchaser will receive an immediate refund from the vendor of the sums paid without penalty and without prejudice to any claim for compensation for any loss sustained. In this event, the purchaser will receive compensation equal to the penalty they would have borne had it been them who cancelled the contract on this date. The provisions of this article do not in any case prevent an amicable conclusion with the intention that the purchaser accepts a replacement journey or holiday offered by the vendor.

ART. R211-11 :



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When, after the purchaser's departure, the vendor finds themselves unable to provide the majority of the facilities provided for in the contract representing an appreciable percentage of the price honoured by the purchaser, the vendor must immediately make the following provisions without prejudice to a claim for any loss sustained:

- either offer facilities to replace the facilities provided for bearing any additional cost themselves and, if the facilities accepted are of an inferior quality, the vendor must refund the difference in price to the purchaser on their return,
- or, if they are unable to provide any replacement facility or if the replacement is rejected by the purchaser for valid reasons, provide the purchaser, at no additional cost, with travel tickets to ensure their return in conditions that may be deemed equivalent to their place of departure or to another location accepted by both parties.

The provisions of this article will apply in the event of non-compliance with the requirement provided for in 13° of article R. 211-4.



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GENERAL SALES CONDITIONS

1 - PURPOSE

These general conditions define the rights and obligations of the parties in respect of the remote reservation of holidays offered by MGM HÔTELS & RÉSIDENCES on their web site and mobile facilities and through marketing agencies. They regulate all the stages necessary to the reservation and follow-up of the reservation between the contracting parties. The client acknowledges having familiarised themselves with and accepted these general and specific conditions available on the web site and mobile facilities. The client also declares that they have familiarised themselves with the information on the protection of personal data included in these conditions.

2 - RESERVATION

Prior to placing their order, the client will specify whether the reservation is being made on their personal behalf or on behalf of a company.

The client declares that they are fully legally competent to commit to these general conditions. We would draw your attention to the requirement for the client making the reservation to be an adult as defined in French law.

All the information available on the web site and the mobile facilities for the purpose of reserving holidays is displayed in the French language and in the English language. The client selects their holiday from amongst the products offered by MGM HÔTELS & RÉSIDENCES on their web site and their mobile applications, as well as on those of their marketing agencies. The client is responsible for their choice and for the adequacy of their choice for their needs so that MGM HÔTELS & RÉSIDENCES cannot be held responsible in this respect. The reservation is deemed to have been accepted by the client when the reservation process has been completed.

Reservation Process:

Reservations are made by the client using the digital reservation form available on line on the MGM HOTELS & RESIDENCES web site or via the mobile services or agencies' web sites.



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The reservation is deemed firm on receipt of the reservation form and the on-line payment of the deposit by credit/debit card. Prior to their reservation, the client undertakes to complete the information requested on the reservation form and vouches for its accuracy.

The reservation process via the MGM HÔTELS & RÉSIDENCES web site and mobile services is broken down as follows:

- Step 1: Search for the residential complex or hotel and choose a type of accommodation and price.
- Step 2: Check the details of the reservation (particularly the holiday dates...) the price, any additional facilities agreed by the client in addition to the accommodation.
- Step 3: The client's details and contact information.
- Step 4: Perusal and acceptance of these general sales conditions.
- Step 5: The client enters their credit/debit card details as payment of the deposit or payment for the entire reservation.
- Step 6: The client confirms the reservation.

Acknowledgment of receipt of the reservation will be sent to the client by electronic mail, summarising the contract offer, the facilities reserved, the prices and the date on which the reservation was made.

3 - PRICES

Our prices are established in accordance with the economic data current at the time of their establishment. An alteration of the applicable taxes (particularly the rate of VAT in force) may lead to an alteration of the holiday prices. The price of the holiday depends on the reservation date, the date of the holiday, the length of the holiday and the type of accommodation chosen.

Our prices include all taxes (Water, electricity, heating), with the exception of the holiday tax (taxe de séjour) which is systematically requested in addition to the amount of the total cost of



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the holiday. Our prices include the accommodation facilities. Additional, optional facilities (lift pass, ski lessons, SPA treatments...) are not included in our prices (except in the case of package holidays). MGM HÔTELS & RÉSIDENCES reserves the right to pass tax rises (VAT, holiday tax...) on to the client without notice...).

4 – PAYMENT FOR THE RESERVATION

A deposit of 25 % of the overall cost of your holiday is payable to confirm your reservation. This deposit includes the «additional facilities » reserved at the same time as the holiday (lift passes, ski lessons, Spa...), as well as the full cost of any cancellation insurance taken out by the client.

Your reservation may only be considered definitive when it has been confirmed by us.

The entire price of your rental, any additional facilities and the holiday tax are payable one month before the start of your holiday. In the case of late reservation, less than 30 days before arrival, the total amount of the holiday will be required at the time of reservation. Should the balance not be settled 30 days before arrival, MGM HÔTELS & RÉSIDENCES reserves the option of regarding your reservation as cancelled and, accordingly, applying the cancellation conditions providing for this eventuality and set out below. Bank charges relating to any cheque or bank transfer drawn on or effected by a foreign bank will be at the expense of the person making the reservation and added to the cost of the reservation.

5 – HOLIDAY TAXES (taxes de séjour)

The holiday tax, collected on behalf of the local authority, is not included in our prices. Its amount, fixed by the local authority, is calculated per adult per day. Payment is required at the same time as the balance of the reservation. MGM HÔTELS & RÉSIDENCES cannot accept responsibility for any increase in this tax, which will be passed on immediately.

6 – ACCOMMODATION

We would remind you that an apartment is designed to accommodate a fixed number of rental occupants and cannot in any circumstances be occupied by a larger number of people. You



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are reminded that a young child is considered as a full-fledged occupant.

Some apartments are equipped for persons of reduced mobility. Do not hesitate to ask our reservations department for further details.

Any request for a specific orientation or situation of an apartment is considered as a simple preference and does not constitute a contractual guarantee.

We would remind you that during the holiday at least one of the occupants must be an adult.

In the case of a group or private holiday away from the family home of minors aged under 18 and not accompanied by their legal guardians, MGM HÔTELS & RÉSIDENCES reserves the right to refuse entry to the chosen apartment, room or accommodation which may have been reserved in ignorance of this requirement. Similarly, MGM HÔTELS & RÉSIDENCES may at any time cancel the reservation before the start of the holiday if they discover that minors will be staying in the chosen establishment unaccompanied by their legal guardians.

7 – ALTERATION / CANCELLATION OF THE HOLIDAY AND ADDITIONAL FACILITIES BY THE CLIENT

The client is reminded that they do not have the right to withdraw provided for in article L 221-28 of the consumer code when reserving their holiday. In case of cancellation or alteration, you must notify us by letter or e-mail, at the following address:

MGM HÔTELS & RÉSIDENCES,

1 Allée du Parmelan - PAE de la Bouvarde,

74 370 METZ TESSY, FRANCE

E-mail address: booking@mgm-groupe.com

The date of alteration or cancellation will be the date on which the letter or e-mail is received.

Any change to the holiday date will be regarded as a cancellation.

In the context of the COVID-19 pandemic, we have amended our cancellation conditions: [see the specific conditions >](#)

For all other cancellations not connected with the COVID-19 epidemic, the following conditions apply: Cancellation charges will be calculated on the basis of the scale below (conditions excluding chalets and the Ecrin de Jade):



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- more than 30 days before the start of your holiday: no charge (except for the cost of the insurance which may have been taken out at the time of reservation and which is not refundable),
- between 30 and 21 days before the start of your holiday: 25 % of the cost of the accommodation,
- between 20 days and 15 days before the start of your holiday: 50 % of the cost of the accommodation,
- between 14 and 8 days before the start of your holiday: 90 % of the cost of the accommodation and additional facilities,
- less than 7 days before the start of your holiday or non-appearance: 100 % of the cost of the accommodation and additional facilities.

Cancellation conditions for chalets and the Ecrin de Jade apartment, Any cancellation or alteration to the date of the holiday in one of our chalets (La Ferme de Juliette) or in the apartment known as «l'Ecrin de Jade» will incur charges calculated on the basis of the scale below.

- more than 180 days before the start of your holiday: 25 % of the cost of the accommodation,
- between 179 and 90 days before the start of your holiday: 50 % of the cost of the accommodation,
- between 89 days and 30 days before the start of your holiday: 75 % of the cost of the accommodation,
- between 29 and 8 days before the start of your holiday: 90 % of the cost of the accommodation and additional facilities,
- less than 7 days before the start of your holiday or non-appearance: 100 % of the cost of your holiday and additional facilities.



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Whatever the type of accommodation (apartments or chalets), any holiday which has started is considered to have been taken and no refund will be payable in the case of early departure. Cancellation insurance is systematically offered to you either on the web site or by our consultants in the call centre. For safety's sake, we strongly advise you to take out Cancellation Insurance which we have devised specially for you. It will enable you to claim compensation in the cases which conform to the conditions for refunds stipulated in the cancellation insurance policy.

8 – CANCELLATION INSURANCE

MGM HÔTELS & RÉSIDENCES enables you to take out Cancellation / Interruption Insurance in respect of your holiday with the company MUTUAIDE which must be taken out at the time of reservation. In the event of cancellation or interruption resulting from an event provided for in the insurance policy, you will avoid having to bear the financial consequences of this cancellation or interruption. Details of the cancellation and interruption insurance are available on request.

With this cancellation insurance, the client benefits from a right to withdraw during fourteen calendar days from the conclusion of the contract, without charges or penalties if all the conditions are met, particularly:

- Proof that the client is covered by an existing policy,
- No claim has been made by the client under this policy,
- The cancellation insurance policy has not been fully executed.

9 – ARRIVAL AND DEPARTURE

In our résidences de tourisme: Keys are handed over from 5.00 pm on the day of your arrival. They must be returned before 10.00 am on the day of your departure. If you are going to arrive after 8.00 pm, you must notify the résidence by telephone to arrange a time and place to collect the keys to your accommodation.



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In our hotel establishments: Keys are handed over from 5.00 pm on the day of your arrival. They must be returned before 10.00 am on the day of your departure.

10 – SECURITY DEPOSIT

When staying in one of our résidences de tourisme, you will be asked to pay a security deposit (caution) of 500 € on your arrival (cash not accepted). It will be returned to you at the end of your stay after payment has been made for services used on site and after deduction of the cost of any damage, kitchens left uncleaned and any missing items (such as bathrobes and towels...).

11 - ANIMALS

Pets are accepted (except in the chalets) on presentation of a rabies vaccination certificate (maximum one animal per apartment) and on payment at the time of reservation of a fixed animal charge of 100€ for a stay of one week and pro rata to this sum for a short stay.

Pets must be kept on leads in the communal areas and are not allowed around the swimming pool or in recreational areas.

The management reserves the right to refuse access to certain categories of pets, it is the client's responsibility to check the acceptability of their pet before their stay.

12 – INTERNAL REGULATIONS

A copy of the internal regulations is available to you in each establishment. We would be grateful if you would familiarise yourself and comply with them. We would advise you that it is formally forbidden to :

- Take skis, ski boots, toboggans and any ski equipment into the apartments or onto the balconies,
- Hang washing over the balcony rails.

In the event of non-compliance with these rules or with the internal regulations, we reserve the right to invoice a minimum sum of 150 € for any damage caused. MGM HÔTELS &



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RÉSIDENCES cannot accept responsibility for any personal items left in the accommodation when guests vacate the premises.

13 – CURTAILMENT OF A HOLIDAY

No refund will be payable in the case of early departure.

14 – ALTERATION TO OUR FACILITIES

In the case of events beyond our control and/or force majeure, we reserve the right to alter, partly or completely, the facilities we offer. (Closure of a site, a communal facility such as a swimming pool, etc.)

Health crisis related to Coronavirus –Covid 19: Until further notice, MGM Hôtels & Résidences will follow restrictions and instructions imposed by the French government.

Accordingly, complaints or claims for refunds will not be accepted for any limited access to our amenities (swimming pool, wellness centre, communal areas, bar and restaurant).

In the context of amenities being adapted to meet health requirements or in the case of construction delays, amenities and activities advertised (on site recreational activities), may be altered without notice.

15 - AFTER-SALES - COMPLAINTS

The client has 48 hours after their arrival to notify the establishment's reception in writing of any complaint regarding the description, quality or cleanliness of their accommodation.

Beyond this deadline, MGM HÔTELS & RESIDENCES will not accept any complaint. All complaints relating to your stay must be followed up by letter addressed to our Reservation Department (by registered letter with acknowledgement of receipt accompanied by a copy of your written complaint to reception where applicable) within a maximum of 1 month after the end of your stay.

No refund will be granted for unused facilities for which payment has been made. We would remind you that MGM HÔTELS & RESIDENCES cannot accept responsibility for any



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personal items left in your apartment in a résidence de tourisme when you vacate the premises.

16 - PRESENTATION OF SITES AND ACTIVITIES

All information regarding sporting and recreational activities in mountain resorts and the surrounding areas is provided to us by the relevant Tourist Offices and supplied to you as an indication. We cannot accept responsibility for their absence during your holiday. For any further information relating to life in the resorts, please refer directly to their respective Tourist Offices. Check with our Reservation Department for opening dates, sports equipment (type and quantity), activities and amenities offered by the site and which influence your choice of location.

Photographs and graphic documents shown on MGM HÔTELS & RÉSIDENCES' web site and on mobile services or on agencies' web sites are provided as an indication only. There may be variations, particularly due to changes to furnishings and /or any renovations.

17 – RESPONSIBILITY

In our résidences de tourisme:

Rental in résidence de tourisme does not fall within the hoteliers' responsibility. Accordingly, MGM HÔTELS & RESIDENCES cannot be held responsibility in case of loss, theft or damage relating to personal effects in our apartment complexes, either in the apartments, the car park or communal areas (ski store).

In our hotel establishments:

Rental in our hotel establishments falls within the hoteliers' responsibility established in French law. Consequently, in case of loss, theft or damage relating to personal effects in the accommodation, car park or communal areas, the hotelier can only accept responsibility within the limits imposed by the law. Clients are strongly advised to deposit valuables in the safe provided for the purpose in their room or apartment. Similarly, clients are strongly advised not to leave valuables on view in their vehicle parked in the hotel car park.

18 –APPLICABLE LAW



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MGM HÔTELS & RÉSIDENCES may at any time alter or add to these general conditions for internet sales. The new version will be uploaded on line and will apply to all clients, except in the case of reservations made prior to the update being uploaded for which the previous version of the GSC's which was accepted remains applicable.

19 – EVOLUTION / ALTERATION OF THE SALES CONDITIONS

These general conditions are governed by French law.

20 – UNAVAILABILITY OF ACCOMMODATION

These general conditions are governed by French law.

In case of an exceptional event or the unavailability of the accommodation chosen by the client or in case of force majeure, MGM HÔTELS & RÉSIDENCES reserves the option to accommodate the client (with their agreement) in another establishment with amenities of the same type.

21 – RESPECT FOR PRIVACY AND DATA OF A PERSONAL NATURE

In compliance with law n° 78-17 of 6/01/1978 known as the «Law on digitally held data and freedom of information» and European regulation n°2016/679 of 27 April 2016, MGM HÔTELS & RÉSIDENCES notifies the client that it processes the data of a personal nature for which it is responsible. The client is advised on each form on which data is gathered which information is mandatory and which is optional by an asterisk.

The form specifies concisely, simply and transparently, the following information:

- The purpose of the processing: in this case, the personal details gathered are used for the processing of the client's reservation and the loyalty programme and /or the marketing of holidays.
- The recipient(s) of these details: MGM HÔTELS & RÉSIDENCES may transfer the data (including to a country outside the EU) to agencies and /or service providers for marketing purposes.



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- The period of retention of this data: a maximum of three years if the client has not themselves contacted MGM HÔTELS & RÉSIDENCES again or responded to a marketing offer.
- The client's right to correct or delete this data or limit its processing and the right to transfer the data.
- The right to complain to the regulatory authority.

The information gathered is for the use of MGM HÔTELS & RÉSIDENCES, a subsidiary of the MGM Group, entities of the MGM Group and its agencies and service providers (notably in respect of on-line payment). The collection of this personal data may be passed on and may move abroad and outside the European Union.

The personal data is gathered as part of the precontractual and contractual measures to register the client's reservation. In providing this personal data, the client authorises MGM HÔTELS & RÉSIDENCES to use them for the purposes of managing the loyalty programme and/or marketing promotions, the management of complaints, the sending of satisfaction surveys and newsletters (with an "unsubscribe" link shown at the bottom of each marketing e-mail).

The client may write to the DPO manager in charge of data protection within the MGM HÔTELS & RÉSIDENCES group, at the following address: dpo@mgm-groupe.com.