

INFORMATION
ON THE PROCESSING
OF PERSONAL DATA

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In connection with implementation of the Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC (General Data Protection Regulation) ("GDPR"), Bank Handlowy w Warszawie S.A. ("Bank") would like to inform you of the rules regulating the processing of your personal data and on your rights connected with it.

The rules presented below will be applicable starting from 25 May 2018.

If you have any questions as to the manner and scope of the processing of your personal data by the Bank as well as your rights, please contact the Bank at ul. Senatorska 16, 00-923 Warszawa (Warsaw), or the personal data inspector by electronic means at daneosobowe@bankhandlowy.pl or in writing at ul. Senatorska 16, 00-923 Warszawa [Warsaw].

I. IDENTIFICATION OF THE CONTROLLER

Your personal data will be administered by Bank Handlowy w Warszawie S.A. with its registered office in Warsaw, ul. Senatorska 16.

II. PURPOSES AND LEGAL BASIS OF THE PROCESSING OF YOUR PERSONAL DATA:

1. The Bank processes your personal data in order to implement the legitimate interest of the Bank, meaning the registration of the submitted order to present the offer of the Bank or its partners to a Referred Person (Article 6(1)(f) of the GDPR).
2. The Bank processes your personal data for the purpose of fulfillment of legal obligations imposed upon the Bank (Article 6(1)(c) of the GDPR).
3. What is more, in certain situations it is or may prove necessary to process your data for different purposes than those indicated above, essential due to exercise of Bank's legitimate interest (Article 6(1)(f) of GDPR), in particular for the following purposes:
 - a) if applicable, for the purposes tied to examination of claims and complaints concerning the registration of the submitted order;
 - b) if applicable, connected with conducting litigations, as well as proceedings before public authorities and other proceedings, including for the purpose of pursuing and defending against claims;
 - c) if applicable, connected with internal reporting within the Bank, including management reporting;
 - d) if applicable, connected with maintaining internal record of given and received benefits, conflicts of interest and violations of ethical conduct in a scope necessary for counteracting abuses and use of Bank's operations for criminal purposes.
4. In other cases, your personal data will be processed only on the basis of your prior consent and in the scope and for the purpose determined in the wording of such consent.

III. THE OBLIGATION TO PROVIDE YOUR PERSONAL DATA TO THE BANK

The provision of your personal data is voluntary, however, it may be indispensable to register the submitted order, and with respect of the other purposes listed in section II, it results from the fulfillment of obligations stemming from provisions of the law referred to above, or is necessary to fulfill the purposes resulting from the legitimate interests of the Bank.

If you fail to provide all required personal data, it may be, depending on circumstances, more difficult or impossible for the Bank to register the submitted order with your participation.

In the scope in which personal data are collected on the basis of consent, providing personal data is voluntary.

IV. INFORMATION ON THE RECIPIENTS OF YOUR PERSONAL DATA

In connection with the processing of your personal data for the purposes indicated in point II, your personal data may be disclosed to the following recipients or recipient categories:

- a) public authorities and entities performing public duties or acting upon commission of public authorities in the scope and for the purposes resulting from the legal provisions, e.g. Tax Office;
- b) entities associated with the Bank, including within the frames of Citigroup, during performance of their reporting obligations;
- c) entities supporting the Bank in its business processes and banking activities, including entities processing personal data for the account of the Bank (the so-called data processors);

V. PERSONAL DATA PROCESSING PERIODS

Your personal data will be processed for a period necessary for the achievement of the objectives indicated in point II, i.e. in the scope of registration of the submitted order with your participation, for a period up to six months, and after that period for a period and in scope required under the legal provisions or for implementation by the Bank of a legitimate interest of the data controller in the scope as prescribed in point II.3 above. If you give your consent to the processing of data for any purposes other than those set out in point II above, your personal data will continue to be processed until such consent is withdrawn by you.

VI. PROFILING AND AUTOMATED DECISION MAKING

Your personal data will not be used for profiling or for automated decision-making in respect of you.

VII. RIGHTS OF THE DATA SUBJECT

The Bank would like to assure you that all persons whose personal data are processed by the Bank enjoy respective rights resulting from the GDPR. In view of the foregoing, you have the following rights:

1. the right to access personal data, including the right to obtain copies of such data;
2. the right to demand correction of personal data - if the data are incorrect or incomplete;
3. the right to demand removal of personal data (the so-called right to be forgotten) - if: (i) the data are no longer necessary for the purposes for which they have been collected or processed, (ii) the data subject raises an objection against personal data processing, (iii) the data subject withdraws the consent on which the processing is based and there is no other legal basis for the processing, (iv) the data are processed in violation of the law, (v) the data have to be removed for the purpose of fulfillment of an obligation resulting from the legal provisions;
4. the right to demand limitation of the processing of personal data - if: (i) the data subject questions the correctness of personal data, (ii) the processing of data is in violation of the law and the data subject opposes removal of the data, demanding their limitation instead, (iii) the controller no longer needs the data for own purposes, but the data subject needs them for determination, defense or pursuit of claims, (iv) the data subject raises an objection against data processing, until it is determined if legally justified reasons on the part of the controller are superior to the basis of the objection;
5. the right of data portability - if: (i) the processing takes place on the basis of an agreement with the data subject or on the basis of consent expressed by such person, and (ii) the processing takes place in an automated manner;
6. the right to oppose the processing of personal data, including profiling - if: (i) certain reasons arise which are connected with your specific situation, and (ii) the processing of data relies on the necessity for purposes resulting from Bank's legitimate interest referred to in point II.2 above.

VIII. THE RIGHT TO REVOKE THE CONSENT TO PROCESS PERSONAL DATA

In the scope in which you have given your consent to the processing of personal data, you may revoke your consent to the processing of personal data. Revoking the consent does not affect the legality of the data processing carried out on the basis of the consent before it is revoked.

IX. THE RIGHT TO FILE A COMPLAINT WITH A SUPERVISORY AUTHORITY

If you find that the processing of your personal data by the Bank violates the provisions of GDPR, you may file a complaint with the relevant supervisory authority.

X. TRANSFER OF PERSONAL DATA TO ENTITIES FROM BEYOND THE EUROPEAN ECONOMIC AREA (EEA) OR INTERNATIONAL ORGANIZATIONS

In cases justified and necessary due to circumstances, the Bank may disclose your personal data to entities having their registered office outside the EEA, i.e. e.g. USA, Singapore, India, China, Hong Kong, Canada and United Kingdom as well as international organizations to which the transfer is necessary for the purpose connected with the registration of the submitted order. In principle, data will be transferred outside the EEA on the basis of standard contractual clauses concluded with the recipient, the content of which has been determined by the European Commission and ensures the highest standards of personal data protection applied in the market.

You have the right to obtain copies of the above-mentioned contractual clauses (or other appropriate safeguards of data transfers outside the EEA) via the Bank.

www.citihandlowy.pl

The logo for Citi Handlowy, featuring the word "citi" in a lowercase, sans-serif font with a red arc above the "i", followed by the word "handlowy" in a larger, lowercase, sans-serif font. A registered trademark symbol (®) is located at the top right of the word "handlowy".

Bank Handlowy w Warszawie S.A. with principal seat in Warsaw at 16 Senatorska Street, 00-923 Warsaw, entered into the register of entrepreneurs of the National Court Register maintained by the District Court for the capital city of Warsaw, 12th Business Division of the National Court Register, under no. KRS 000 000 1538; Tax Identification Number (NIP): 526- 030-02-91, share capital amounting to PLN 522,638,400, fully paid-up. 07/2021