

INFORMATION ON THE PROCESSING OF PERSONAL DATA

E-MAIL FOOTER (APPLICABLE FROM MAY 25TH 2018).

In order to comply with 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) (the "GDPR"), Bank Handlowy w Warszawie S.A. with its registered office at Senatorska 16, Warsaw (the „Bank”) hereby informs about being the data controller of Your personal data provided by You in relation to the communication with the Bank and the Bank processes it for purposes resulting from the subject of communication, including those related to banking activity (Article 6.1.f of the GDPR).

Additionally, the Bank is obliged to process Your personal data for purposes of fulfilling legal obligations borne by the Bank in relation with conducting banking operations (the Article 6.1.c of the GDPR), including (i) related to the Bank's obligation to counteract money laundering and terrorism financing pursuant to the Article 106 and subsequent of the Polish Banking Law; (ii) if applicable, for purposes related to monitoring of correspondence with the Bank and transactions or orders on basis of the Regulation (EU) 2016/1011 on benchmarks and the Regulation (EU) 596/2014 (Market Abuse Regulation, the "MAR Regulation") or monitoring and recording of phone calls and electronic communications with the Bank on basis of the Act of 29 July 2005 on trading in financial instruments, and (iii) for purposes of related to reporting to authorities, including supervisory authorities, and other entities to which the Bank is obliged to report on basis of applicable laws and regulations.

Moreover, in certain situations, it might be necessary to process Your personal data due to necessity to pursue legitimate interests by the Bank (the Article 6.1.f of the GDPR), such as (i) for purposes related to the obligation to counteract abuses and making advantage of the Bank's activity for criminal purposes on basis of the Article 106d of the Polish Banking Law, as well as (ii) for purposes related to ensuring IT and information security at the Bank. Pursuing the Bank's legitimate interests indicated above may involve monitoring of correspondence of the Bank's employees and other persons authorized to contact You by the Bank.

In addition, Your personal data might be necessary to pursue other legitimate interests of the Bank (the Article 6.1.f of the GDPR), such as: (iii) for purposes related to risk management and internal control of the Bank, (iv) if applicable, for purposes of internal reporting within the Bank or within the Citigroup, including management reporting, and (v) for purposes related with handling litigation, as well as pending state authorities proceedings and other proceedings, including for purposes of pursue and defending against claims.

In specific cases, the processing of your data might be necessary to pursue purposes related to business development and cooperation with suppliers and contractors, as well as improving the Bank's image, including in particular for purposes related to the organization of conferences and press appearances, participation in events and parties organized by the Bank, and also broader advertising and promotional activities of the Bank, i.e. in the Bank's legitimate interest (the Article 6.1.f of the GDPR).

Providing personal data is voluntary and is not a contractual or statutory requirement (except for data necessary to conclude a contract as a result of correspondence or necessary to perform the abovementioned statutory obligations). In specific cases, providing personal data might be necessary to pursue purposes resulting from the Bank's legitimate interests indicated therein.

Your personal data may be shared with entities supporting the Bank in its business processes and banking activities, including entities processing personal data for the Bank, as well as entities from the Citigroup to the extent necessary to receive, to appropriately address and to answer to this communication. Besides above cases, Your personal data will not be shared with third parties, unless the obligation to disclose will result from the provisions of law or it will be based on Your consent.

The abovementioned recipients might process Your personal data outside European Economic Area (EEA), i.e. e.g. in the USA, Singapore, India, China, Hong Kong, Canada and United Kingdom, or might have registered office outside EEA. In general, the transfer of data outside the EEA shall take place on basis of standard data protection clauses concluded with the recipient of data, which content has been adopted by the European Commission and guarantees highest applied on the market standards of protection of personal data. You have the right to obtain a copy of the abovementioned standard data protection clauses (or other applicable safeguards of data transfer outside the EEA) via the Bank.

Personal data will be stored for period of corresponding or for the period of performing actions resulting from the subject of correspondence (i.e. performance of a contract, organization of events). In the remaining scope, the data will be stored for a period required by law provisions and for the period in which eventual claims against the Bank may be pursued.

Your personal data will not be used for profiling you or for automated decision-making in relation to You.

You have: (i) the right of access to the personal data, including a right to obtain a copy of such data; (ii) the right to obtain the rectification (correction) of the personal data; (iii) the right to obtain the erasure of the personal data („right to be forgotten”); (iv) the right to restrict processing of personal data; (v) the right to receive or transmit the personal data (on condition that processing is based on agreement concluded with You or based on Your consent), and (vi) the right to object to processing of personal data (more information can be found at the Bank's website). Notwithstanding the above, You are entitled to lodge a complaint to relevant supervisory authority. In case, where You have provided consent for processing of personal data, You have the right to withdraw such consent for processing of personal data, bearing that withdrawal of consent does not affect the lawfulness of the processing conducted based on consent before its withdrawal.

If You have any questions regarding manners and scope of processing of Your personal data, please contact the Bank on the address ul. Senatorska 16, 00-923 Warsaw (Poland), or the data protection officer at the Bank via email (daneosobowe@bankhandlowy.pl) or post (address: ul. Senatorska 16, 00-923 Warsaw).

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