

# INFORMATION ON THE PROCESSING OF PERSONAL DATA

## PRIVACY NOTICE

In order to be compliant 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. (the „Bank”) hereby informs about the rules of processing Your personal data and about Your rights related with it.

Following rules are applicable from 25 May 2018.

If You have any questions regarding manners and scope of processing of Your personal data by the Bank, as well as regarding Your rights, 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 Warszawa [Warsaw]).

### I. INDICATION OF THE DATA CONTROLLER

The data controller of Your personal data is Bank Handlowy w Warszawie S.A. with its registered office in Warsaw at ul. Senatorska 16.

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

1. The Bank processes Your personal data in order to conclude and perform a suretyship agreement or other legal relationship between You and the Bank, under which You provide a collateral regarding client's or other person's obligation towards the Bank (hereinafter referred to as the "Client") (the Article 6.1.b of the GDPR), and additionally:
  - a) with regard to agreements on credit products:
    - i. for purposes related with evaluation of creditworthiness and credit risk analysis (in accordance with the Article 70 of the Polish Banking Law);
    - ii. for purposes related with transfer of information to institutions created on basis of the Article 105.4 of the Polish Banking Law, including Biuro Informacji Kredytowej S.A. (the Polish Bureau of Credit Information, the „BIK”) with its registered office in Warsaw, the Polish Bank Association with its registered office in Warsaw, as well as to business information offices in accordance with principles stipulated in the Polish Act of 9 April 2010 on disclosure of business information and exchange of business data.
  - b) for purposes of being compliant with legal obligations borne by the Bank in relation with conducting banking activities, including:
    - i. purposes resulting from the Polish Act of 16 November 2000 on counteracting money laundering and terrorist financing or - after its entry into force - the Polish Act of 1 March 2018 on counteracting money laundering and terrorist financing (so called the "AML Act");
    - ii. purposes related with handling actions and complaints related to services provided by the Bank on basis of the Article 5 of the Act of 5 August 2015 on handling of complaints by financial market organisations and on the Financial Ombudsman, as well as other requests, motions and inquiries addressed to the Bank.
2. 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), in particular but not limited to:
  - a) for purposes related with monitoring and improving quality of products and services provided by the Bank, including monitoring of telephone conversations and meetings with the Bank;
  - b) if applicable, for purposes of restructuring and sale of the Bank's receivable debts relevant to You and pursue of claims by the Bank;
  - c) if applicable, for purposes related with handling litigation, as well as proceedings pending before state authorities and other proceedings, including for purposes of pursue and defending against claims;
  - d) for purposes of internal reporting within the Bank or within Citigroup, including management reporting;

- e) for purposes of counteracting abuses and making advantage of the Bank's activity for criminal purposes, including for purposes of processing and sharing information concerning suspicions or detecting offences on principles stipulated in the Article 106d and subsequent of the Polish Banking Law.
3. In other cases, Your personal data will be processed only on basis of previously given consent to the extent and for purposes specified in consent's content.

### **III. SOURCE OF PERSONAL DATA**

If Your personal data have not been collected directly from You, the Bank informs that Your personal data, i.e. name, surname, PESEL number, correspondence address and ID number, were obtained from the Client.

### **IV. OBLIGATION TO PROVIDE PERSONAL DATA TO THE BANK**

In case Your personal data has been collected directly from You, providing personal data by You is a condition for establishing a collateral, results from compliance with abovementioned legal obligations or is necessary to pursue purposes resulting from the abovementioned legitimate interests of the Bank. The failure to provide all required personal data by You might be a hindrance for establishing a collateral for the Client. To the extent, where personal data are being collected on basis of consent, providing personal data is voluntary.

### **V. INFORMATION ON RECIPIENTS OF YOUR PERSONAL DATA**

With regard to processing of Your personal data for purposes mentioned in p. II, Your personal data might be shared with following recipients or categories of recipients:

- a) state authorities and entities performing public tasks or acting at the direction of state authorities, to the extent and for purposes, which results from law provisions, e.g. the Polish Financial Supervision Authority (KNF), the General Inspector of Financial Information (GIIF), registry courts, the Polish Minister of Finance, Bank Gospodarstwa Krajowego
- b) entities affiliated with the Bank, including within Citigroup, during performing reporting obligations;
- c) entities performing tasks resulting from law provisions, such as BIK or business information offices, as well as other banks and credit institutions to the extent that this information is necessary in connection with carrying out banking operations and with acquiring and transferring receivable debts;
- d) entities involved in the processes necessary for entering into and performance of a suretyship agreement or other legal relationship between You and the Bank, under which you provide a collateral regarding the obligation contracted by the Client, including Krajowa Izba Rozliczeniowa S.A.;
- e) entities supporting Bank in its business processes and banking operations, including data processors on behalf of the Bank;
- f) the Polish Bank Association.

### **VI. PERIODS OF PROCESSING PERSONAL DATA**

Your personal data will be processed for period necessary for realisation of purposes indicated in p. II, i.e. to the extent of provided collateral, for period until release of collateral or removing You as the entity obliged from the collateral and after this time for period and to the extent required by law provisions or for pursuing data controller's legitimate interests by the Bank in scope stipulated in p. II above. In case where You have given a consent for processing personal data for other purposes than indicated in p. II above, Your personal data will be processed until withdrawal of such consent.

### **VII. PROFILING OR AUTOMATED DECISION-MAKING**

Profiling should be understood as any form of automated processing of personal data, which consists in their use to assess some of the physical person's characteristics, in particular to analyze or forecast aspects related to the effects of the work of that individual, its economic situation, health, personal preferences, interests, credibility, behavior, location or movement.

To the extent necessary for the conclusion and performance of a suretyship agreement or other legal relationship between You and the Bank, under which You provide security against the liability contracted by the Customer or the Bank's performance of the obligation under the law, Your personal data may be processed in an automated manner, which may involve automated decision making, including profiling, which may cause legal effects to You or otherwise materially affect Your situation.

Such situation will occur as part of the assessment of money laundering and terrorist financing in accordance with the AML Act, where your personal data will be profiled in order to identify possible cases of money laundering or terrorist financing in accordance with the AML Act. Different factors are considered within such profiling: i.a. citizenship, client type, surety type, geographic area, as well as previous high-risk activity. In the result of such profiling, behavior, which is potentially non-compliant with the AML Act in scope of money laundering or terrorist financing, is identified. Eventual determination of justified suspicion of money laundering of terrorist financing results in possibility of refusing to execute the transaction or in notifying such transaction to relevant state authorities.

## VIII. RIGHTS OF DATA SUBJECTS

The Bank wishes to ensure You that all persons, which personal data are being processed by the Bank, are entitled to use its rights resulting from GDPR. With regards to such, You are entitled to following rights:

1. right of access to the personal data, including a right to obtain a copy of such data;
2. right to obtain the rectification (correction) of the personal data - in case when such data are inaccurate or incomplete;
3. right to obtain the erasure of the personal data (so called „right to be forgotten“) - in case when: (i) the personal data are no longer necessary in relation to the purposes for which they were collected or otherwise processed, (ii) the data subject objects to the processing, (iii) the data subject withdraws consent on which the processing is based and where there is no other legal ground for the processing, (iv) the personal data have been unlawfully processed, (v) the personal data have to be erased for compliance with a legal obligation;
4. right to obtain the restriction of processing of personal data - in case, when: (i) the accuracy of the personal data is contested by the data subject; (ii) the processing is unlawful and the data subject opposes the erasure of the personal data and requests the restriction of their use instead, (iii) the controller no longer needs the personal data for the purposes of the processing, but they are required by the data subject for the establishment, defence or exercise of claims, (iv) the data subject has objected to processing of the personal data - pending the verification whether the legitimate grounds of the controller override those of the data subject;
5. right to receive or transmit the personal data in case when: (i) the processing is based on agreement concluded with data subjects or on consent expressed by such person, and (ii) the processing is carried out by automated means;
6. right to object to processing of personal data, including profiling, when (i) grounds relating to Your particular situation arise, (ii) processing of personal data is based on necessity to pursue purposes resulting from legitimate interests of the Bank, referred to in p. II above.

## IX. RIGHT TO WITHDRAW CONSENT FOR PROCESSING OF PERSONAL DATA

To the extent, where You have given a consent for processing of personal data, You are entitled to withdraw such consent for processing of personal data. Withdrawal of consent shall not affect the lawfulness of processing conducted based on consent before its withdrawal.

## X. RIGHT TO LODGE A COMPLAINT WITH A SUPERVISORY AUTHORITY

In case You find processing of Your personal data by the Bank as infringing the GDPR provisions, You are entitled to lodge a complaint to relevant supervisory authority.

## **XI. TRANSFER OF PERSONAL DATA TO ENTITIES OUTSIDE EUROPEAN ECONOMIC AREA (EEA) OR TO INTERNATIONAL ORGANISATIONS**

The Bank in justified and necessary cases might, given the circumstances, share Your personal data to entities situated outside EEA, i.e. USA, Singapore, India, China, Hong Kong, Canada and United Kingdom or international organisations (e.g. SWIFT), as well as to other entities situated outside EEA, or international organisations, to which the transfer is necessary in order to conclude and perform a suretyship agreement or other legal relationship between you and the Bank, under which You provide a collateral regarding the obligation incurred by the Client. In general, the transfer of data outside 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 above mentioned standard data protection clauses (or other applicable safeguards of data transfer outside the EEA) via the Bank.

[www.citihandlowy.pl](http://www.citihandlowy.pl)

The logo for Citi Handlowy, featuring the word "citi" in white lowercase letters with a red arc above the "i", followed by the word "handlowy" in white lowercase letters, and a registered trademark symbol (®) to the right.

**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, 12<sup>th</sup> 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