

# 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 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. Bank processes Your personal data for purposes of taking necessary actions at Your request aimed at entering into an agreement between the Bank and You, as a supplier or contractor of the Bank, in particular to the extent necessary to carry out the bid or tender procedure, or when it is necessary to perform such agreement with the Bank (the Article 6.1.b of the GDPR), and additionally:
  - a) for purposes of being compliant with legal obligations borne by the Bank in relation with conducting banking activities, including:
    - i. if applicable, for purposes related to performance of legal obligations related to the outsourcing of banking operations on basis of the Article 6a and subsequent of the Polish Banking Law, including to the extent of the proceedings before the Polish Financial Supervision Authority (KNF) and for keeping records of such agreements, as well as for the risk management of the Bank;
    - ii. for purposes resulting from the Polish Act of 1 March 2018 on counteracting money laundering and terrorist financing (so called the "AML Act");
    - iii. purposes related to reporting to authorities, including supervisory authorities, and to other entities to which the Bank is required to report on the basis of applicable law, including in particular on basis of the Act of 10 June 2016 on the Bank Guarantee Fund, deposit guarantee system and compulsory restructuring;
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 to IT service and ensuring IT and information security at the Bank, including in particular monitoring of electronic communication and data flow in the Bank, management of mobile devices, administration of accesses and authorizations to systems and applications, ensuring the Bank's continuity of business and quality management of data held by the Bank, as well as for purposes of undertaking controls of the Your business activity in view of compliance with the security principles of the Bank;
  - b) for purposes related to ensuring the physical security of the Bank, its branches and facilities, including in particular in the scope of internal and external video monitoring and recording of entering and leaving persons;
  - c) for purposes related with monitoring and improving quality of products and services provided by the Bank and by You for the Bank and its clients, including monitoring of telephone conversations and meetings with the Bank or with You, surveying clients' satisfaction from provided services and assessment of results, including key performance indicators;

- d) for purposes related with risk management and internal control of the Bank on basis of the Article 9 and subsequent of the Polish Banking Law;
  - e) for purposes related to handling of actions and complaints regarding services provided by the Bank or the Bank's Supplier, as well as other requests and inquiries addressed to the Bank;
  - f) 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;
  - g) if applicable, for purposes of keeping internal records of given and received benefits, conflicts of interests and violation of ethics to the extent necessary for counteracting abuses and making advantage of the Bank's activity for criminal purposes;
  - h) if applicable for You, for purposes of sale of the Bank's receivable debts relevant to You and pursue of claims by the Bank;
  - i) if applicable, for purposes related with handling dispute proceedings, as well as proceedings pending before state authorities and other proceedings, including for purposes of pursue and defending against claims;
  - j) for purposes of internal reporting within the Bank or within Citigroup, including management reporting;
  - k) for purposes of optimizing the terms of the Bank's cooperation with its suppliers and contractors, as well as realization of common cooperation policy with suppliers and contractors within Citigroup;
  - l) if applicable for You, for purposes related to business development, cooperation with suppliers, consultants, contractors and clients, and improving the Bank's image, including, in particular, for purposes related to organization and participation in conferences and press appearances, participation in events and also broader advertising and promotional activities of the Bank.
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. OBLIGATION TO PROVIDE PERSONAL DATA TO THE BANK**

Providing personal data by You is a condition to entering and execution of agreement between You as a supplier or a contractor and the Bank, results from compliance with legal obligations or is necessary to pursue purposes resulting from abovementioned legitimate interests of the Bank.

The failure to provide all required personal data by You, will be a hindrance to enter into agreement and to provide services by You for the Bank.

To the extent, where personal data are being collected on basis of consent, providing personal data is voluntary.

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

With regard to processing of Your personal data for purposes mentioned in p. II, Your personal data, including data on the course of cooperation and data about your business activity, 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 Polish Public Procurement Agency (UZP), the Tax Office;
- b) entities affiliated with the Bank, including within Citigroup, during performing reporting obligations or joint ventures;
- c) entities performing tasks resulting from law provisions, such as business information offices or the Bank Guarantee Fund, 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 participating in processes necessary for exercising agreements concluded with Bank's client, including Krajowa Izba Rozliczeniowa S.A (KIR), Visa, Mastercard, First Data Polska;
- e) Bank's clients to the extent necessary to deliver products and services to him or her;

- f) entities participating in processes necessary to execute the agreement with Bank's Supplier, including factual recipients of the Bank's Supplier's services;
- g) entities supporting Bank in its business processes and banking operations, including data processors on behalf of the Bank and the Bank's partners.

## V. PERIODS OF PROCESSING PERSONAL DATA

Your personal data will be processed for period necessary for realisation of purposes indicated in p. II, i.e. in scope of entering into and/or exercising agreement between the Bank's Supplier and the Bank, for period until the end of process of entering into agreement or its exercising, 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.2 above, and in case where You have given a consent for processing personal data after termination of expiration or termination of the agreement with Bank's Supplier, until withdrawal of such consent.

## VI. PROFILING OR AUTOMATED DECISION-MAKING

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

## VII. 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.

## VIII. 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.

## **IX. 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 i.e. to the President of the Personal Data Protection Office.

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

The Bank in justified and required, given the circumstances, cases might share Your personal data to entities situated outside EEA, i.e. USA, Singapore, India, China, Hong Kong, Canada and United Kingdom, and 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 exercise an agreement with Bank's Supplier (e.g. providing services to Bank's clients or directly to the Bank). 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.

In regard to realisation of purposes related to the performance of the agreement with the You as the supplier or contractor of the Bank, as well as to the organization and administration of the Bank's activity and Citigroup entities, including for the purpose of communication in Bank and within Citigroup, the Bank may disclose Your personal data to entities from Citigroup based outside the EEA. Generally, the transfer of data outside the EEA will take place on the basis of binding corporate rules between the Bank, the use of which has been approved by GODO (GODO decision no. DESiWM / DEC-1252813 of 9 December 2013) and other EU supervisory authorities (under cohesion mechanism) and ensure the highest standards of personal data protection applied on the market.

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.

[www.citihandlowy.pl](http://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 end 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, 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