



Bank Polski

INFORMATION ABOUT PERSONAL DATA PROCESSING

Pursuant to Regulation (EU) 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, hereinafter referred to as the "General Data Protection Regulation", please be informed that:

1. Data Controller

The data controller of your personal data is Powszechna Kasa Oszczędności Bank Polski Spółka Akcyjna with its registered office in Warsaw, ul. Puławska 15, 02-515 Warsaw, registered under KRS No 0000026438 in the District Court for the Capital City of Warsaw in Warsaw, 13th Commercial Division of the National Court Register; Tax ID No (NIP): 525-000-77-38, Statistical ID No (REGON): 016298263, share capital (paid up capital) PLN 1,250,000,000, helpline: 800 302 302, hereinafter referred to as the "Bank".

2. Data Protection Officer

A Data Protection Officer was appointed in the Bank. Address: Data Protection Officer, Security Department, ul. Puławska 15, 02-15 Warsaw, e-mail address: iod@pkobp.pl.

3. Categories of Personal Data – information refers to personal data sourced in a mode other than from the data subject

The Bank processes the following categories of your personal data: identification data, address data and contact details.

4. Purpose and Legal Bases of Data Processing

Personal data may be processed by the Bank for the following purposes:

- 1) presenting an offer or considering an application for a product offered by the Bank or a service provided by the Bank, also in the name and on behalf of companies from the Bank's Group companies and entities cooperating with the Bank, pursuant to Article 6(1)(b) or (f) of the Regulation,
- 2) concluding an agreement pursuant to Article 6(1)(b) of the Regulation,
- 3) performance by the Bank of the concluded agreement or the provision of services, pursuant to Article 6(1)(b)-(c) of the Regulation,
- 4) performance of the assessment of creditworthiness and the analysis of credit risk, pursuant to Article 6(1)(b)-(c) of the Regulation,
- 5) risk management by the Bank, including the assessment of creditworthiness and credibility, pursuant to Article 6(1)(b)-(c) of the Regulation,
- 6) processing of complaints, applications and appeals, pursuant to Article 6(1)(b)-(c) and (f) of the Regulation,
- 7) performance by the Bank of activities resulting from generally applicable legal provisions, including tasks performed in the public interest, pursuant to Article 6(1)(c) and (e) of the Regulation,
- 8) exercising representation rights (including a power of attorney), rights of surety, pursuant to Article 6(1)(b)-c of the Regulation,
- 9) marketing, including promotion of products offered by the Bank or services provided by the Bank or companies from the Bank's Group or entities cooperating with the Bank, pursuant to Article 6(1)(f) of the Regulation,
- 10) establishing and pursuing claims by the Bank in connection with the conducted business activity, including restructuring, debt recovery, enforcement of receivables, taking actions in order to find purchasers for the assets constituting collateral for the agreement and the sale of receivables resulting from such an agreement or defence against claims lodged against the Bank, before law enforcement authorities, adjudicating bodies, including common courts, administrative courts, the Supreme Court, in administrative proceedings, including tax proceedings, pursuant to Article 6(1)(f) of the Regulation,
- 11) detection and limitation of frauds related to the Bank's activity, as well as to ensure safekeeping of cash of the Bank's clients and conducting investigations, pursuant to Article 6(1)(f) of the Regulation.

Data concerning the Bank's Group and entities cooperating with the Bank are available on the Bank's website under the "GDPR" tab, as well as at the Bank's branches and agencies.

5. Personal Data Sharing

Your data may be shared by the Bank:

- 1) to entities and bodies to whom the Bank is required or authorised to make the personal data available based on the generally applicable legal provisions, including entities and bodies authorised to receive personal data from the Bank or authorised to demand access to the personal data based on generally applicable legal provisions, in particular pursuant to Article 104(2) and Article 105(1) and (2) of the Banking Law,
- 2) to entities to whom the Bank entrusted the performance of banking activities or activities related to banking activities for the Bank,
- 3) institutions referred to in Article 105(4) of the Banking Law,
- 4) authorities and entities authorised to receive personal data pursuant to Article 149 or 150 of the Act on Trading in Financial Instruments or other legal regulations concerning trade in financial instruments (*with respect to fiduciary services provided by the Bank under Article 119 of the Act on trading in financial instruments, or services performed by the Bank under Article 70(2) of the Act on trading in financial instruments*),
- 5) credit information bureaus operating under the Act on disclosing economic information and exchange of economic data, pursuant to the provisions of that Act,
- 6) to entities from the Bank's Group and entities cooperating with the Bank in relation to the products and services offered by these entities. The list of these entities is available on the Bank's website under the "GDPR" tab, as well as at the Bank's branches and agencies.

6. Transfer of Personal Data to a Third Country

Your data may be transferred to the government administration of the United States of America in connection with making international money transfers via SWIFT.

7. Period of Data Storage

Your personal data will be stored for:

- 1) the period of validity of an offer or considering of an application for a product offered by the Bank or a service provided by the Bank, also in the name and on behalf of the companies from the Bank's Group and entities cooperating with the Bank,
- 2) the term of the agreement concluded with the Bank and after its termination, for a period necessary to fulfil the Bank's legal obligation resulting from the generally applicable provisions of law,
- 3) the period necessary for pursuing claims by the Bank in connection with the conducted activity or defence against claims lodged against the Bank, pursuant to the generally applicable provisions of law, taking into account the expiration of the statute of limitation for claims defined therein,
- 4) the period of use of internal methods and other methods and models referred to in part 3 of Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms and amending Regulation (EU) No 648/2012,
- 5) the term of the power of attorney granted to you and after its expiry, for a period necessary to fulfil the Bank's legal obligation resulting from the generally applicable provisions of law.

Information regarding periods of data storage is available on the Bank's website under the "GDPR" tab and at the branches and agencies of the Bank.

8. Rights

In relation to the processing of your personal data by the Bank, you are vested with the following rights:

- 1) right to access your personal data,
- 2) right to rectify your personal data,
- 3) right to remove personal data (right to be forgotten),
- 4) right to limit the personal data processing,
- 5) right to transfer data to another data controller,
- 6) right to file an objection against the processing of data, including profiling, and for the needs of direct marketing, including profiling,
- 7) right to withdraw your consent in the event that the Bank will process your personal data based on your consent, at any time and in any way, without affecting the legality of the processing, which was performed on the basis of consent before its withdrawal,
- 8) right to file a complaint to the President of the Personal Data Protection Office when you believe that the processing of personal data violates the Regulation provisions.

9. Source of Data –information refers to personal data sourced in a mode other than from the data subject

Your personal data may come from a statutory representative, a principal in the case of a power of attorney granted, an entrepreneur in relation to whom you are the beneficial owner, an employer, parties to the agreement concluded with the Bank and from publicly available sources, in particular from the following databases and registers: Personal ID No (PESEL), Register of Identity Cards, National Court Register, Central Registration and Information on Business (CEIDG), Statistical ID No (REGON).

10. Requirement to Provide Personal Data

Providing your personal data is necessary for the purpose specified in item 4 above, for:

- 1) considering the application for a product offered by the Bank or a service provided by the Bank, also in the name and on behalf of companies from the Bank's Group and entities cooperating with the Bank. If you fail to provide your personal data, as a consequence there will be no possibility to consider your application for a product offered by the Bank or a service provided by the Bank, also in the name and on behalf of companies from the Bank's Group and entities cooperating with the Bank,
- 2) the conclusion and performance of the agreement concluded with the Bank. If you fail to provide your personal data, as a consequence there will be no possibility to conclude and perform the agreement with the Bank,
- 3) the provision of services by the Bank. If you fail to provide your personal data, as a consequence the Bank will not provide services,
- 4) considering of a complaint, application or appeal. If you fail to provide your personal data, as a consequence there will be no possibility to consider a complaint, application or appeal
- 5) receiving offers or marketing of products offered by the Bank or services provided by the Bank, also in the name and on behalf of companies from the Bank's Group and entities cooperating with the Bank. If you fail to provide your personal data, as a consequence there will be no possibility to receive these offers or to market products or services.

11. Automated Decision Making, Including Profiling

Your personal data shall be processed in an automated mode, including profiling, for the purpose to assess creditworthiness and for marketing purposes, as a consequence of which it will be possible to apply towards you a simplified service path and present a tailor-made offer of products and services offered by the Bank or services provided by the Bank, also in the name and on behalf of companies from the Bank's Group and entities cooperating with the Bank.

Information concerning automated decision making, including profiling, is available on the Bank's website under the "GDPR" tab, as well as at the Bank's branches and agencies.