

## Personal Data Protection Policy

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## 1 Personal Data Protection Policy

The Bank shall automatically process and store the personal data of natural persons who are considered to be holder/s, their authorised representatives and representatives in the contract. The data to be processed will be those that have been accessed as a result of the request for information prior to the contracting, formalisation of this contract or its related party transactions, as well as of those to which the Bank has access to as a result of the execution of contracts, or as a result of a computerised process derived from those already registered, which are necessary for the development, control and maintenance of the contractual relationship and for the performance and management of the operations arising from this; the Bank being entitled to comply correctly with the obligations established in Spanish and European legislation.

The holder/s (hereinafter the Customer) guarantee the veracity of the data provided at all times and undertake to promptly communicate promptly any variation in them to the Entity.

All personal data requested in connection with this document are obligatory, so that, if they are not provided, the Bank may not execute its purpose and/or terminate its relationship with the holder/s.

## 2 Who is the Data Controller of your personal data?

Banco Finantia, S.A. Sucursal en España (hereinafter, “BFS or the Bank”), with registered office in Avenida Menéndez Pelayo 67, 28009, Madrid, Spain. Email address:

atencionalcliente@finantia.com

## 3 Who is the BFS Data Protection Officer and how can you contact him?

The Data Protection Officer is the person in charge of protecting the fundamental right to the protection of personal data for BFS and is responsible for the compliance with the data protection regulations. You can contact the BFS Data Protection Officer at the following address: dpobfs@finantia.com

## 4 What do we use your personal data for?

Based upon a pre-contractual or contractual relationship to manage the products and services you request and have contracted with BFS.

Likewise, BFS will be able to transfer your data within the field of Grupo Finantia, to which itself belongs, for the management of the contractual relationship being able to verify the companies of the Group on the corporate website [www.finantia.com](http://www.finantia.com).

For the fulfilment of a legal obligation.

- > BFS must also comply with legal obligations imposed by law and among them, by Law 10/2010 on Money Laundering and Financing of Terrorism; Law 44/2002, on Reform of the Financial System; Law 10/2014 on the Regulation, Supervision and Solvency of Credit

Institutions, Regulations concerning MIFID and FATCA, as well as the regulations on the protection of personal data in force.

- > Information to CIRBE: The Bank shall communicate and collect information on the risks of banking operations with its customers for Bank of Spain's Risk Information Centre (CIRBE in Spanish), together with your personal data.
- > Financial Ownerships File: The Entity has the monthly obligation to declare to the Financial Ownerships File the opening of or cancellation of any current accounts, savings accounts, securities accounts or time deposits, as well as any changes in them and therefore your identification data will form part of this file. The person in charge of this file is the Secretary of State for Economy and Business Support.
- > The Bank may request at any time from other credit institutions from which the funds come that are deposited in the Entity, the confirmation of data on account ownership for the purposes of carrying out the due diligence established in Law 10/2010 of 28 April 2010 for Prevention of Money Laundering and Financing of Terrorism, as well as any other account that the customer may designate to the Entity. Expressly for this purpose during the course of the business relationship, as well as consulting the file of real ownerships of the General Council of Notaries.
- > General Treasury of Social Security (TGSS in Spanish) In order to be able to carry out due diligence by the Entity, the legislation in force obliges banks to obtain information from their customers on their economic activity and to carry out a verification of it. For this purpose only, the Bank will request such confirmation and information from the TGSS.
- > The Bank shall record, register and preserve, in computerised form or on any other suitable medium, all instructions sent or communications that the Customer maintains with the Bank (telephone, electronic, email, online services, SMS or those that in the future could be established) for the purpose of internal registration and checks of the transactions carried out, as well as the instructions received, and where appropriate due to legal obligation, which may be used as evidence in a trial if necessary.

For the legitimate interest of Banco Finantia S.A. Sucursal en España:

- > In BFS we will handle your data for the development of commercial actions, both general as well as adjusted to their commercial profile, in order to offer to the bank those products or services already contracted. The commercial actions could be of any form, including electronic ones (email, fax, SMS, mobile applications, etc.).
- > In case of taking place defaults on your part, they may be communicated to companies on financial solvency (ASNEF-EQUIFAX), dealing with the procedures and guarantees that at any stage are recognized and established by the current legislation. The legitimate interest of BFS is to meet the adequate control and prevention of default situations while collaborating with the safeguarding of the financial system and the economy overall as it allows the access to solvency information to third parties who require the analysis of solvency of the solicitors in risk operations.
- > In BFS we will treat and/or communicate your data to third parties, whether they are or not companies of the Group, to prevent, investigate or detect fraud. The legitimate interest of BFS is to know and identify those participants taking place in fraudulent activities so that the necessary actions towards it can take place.
- > Management and control of judicial, pre-judicial, administrative or arbitration proceedings involving the Bank, including the management and control of trades and requirements

(e.g. seizures) from Public Authorities, as well as from proceedings against a Bank Customer, or filed against the Bank.

- > BFS may transfer your data within the scope of the Finantia Group to which it belongs, for the purposes of legal obligations, supervision and administrative, fiscal or organisational management.
- > Verification of the Personal Income Tax (IRPF) declaration: If applicable, BFS may consult the website of the Tax Agency to verify that your tax return matches the authentic one.
- > Verification of the Labour Life: if there is an application, the Entity may ask you to prove your working life. The data obtained from the General Treasury of Social Security shall be used exclusively for the management noted above.

These legitimate interests respect your right to protection of personal data, honour and personal and family privacy. At BFS, we consider that the basis of the legitimate business interest for the promotion and growth of the activity through the offer of new banking products or services that the Entity commercialises at any time can never prevail over your rights under any circumstances.

You can request the opposition to any of the previous treatments based upon the legitimate interest and, where appropriate, exercise your right to avoid being the subject of a decision based only upon automated treatment. To do so, you need to approach the Delegate of Data Protection explaining the reason for which you oppose to it.

Based upon your express consent

- > BFS will treat your data for the envy of commercial communications even by electronic means about our products and services, even after the termination of the business relationship.
- > BFS will treat the data facilitated by potential customers to process the information requests or the hiring of products adequately and avoid duplication of managements
- > In BFS we will handle your information with the purpose of participating with us on a selection process with your express permission.
- > In BFS we will handle your image to be subject to a facial recognition procedure when you opt for an online account opening process (onboarding).

**You may refuse to allow your data to be used for the purposes described in above at the time of contracting with the Bank or at any time thereafter, through the channels indicated in the section corresponding to the exercise of rights.**

BFS informs you that in the development, maintenance, compliance and control of the precontractual or contractual relationship between the holder/s and the Bank, to be established pursuant to this document, including, inter alia, transfer orders, payment service providers, related technological service providers to which data is transmitted to carry out the transaction, as well as the obligations imposed by Law, may involve, among other things, the Bank's obligation to provide certain tax-relevant information regarding prevention of money laundering to the authorities or official bodies of other countries, inside or outside the European Union (and therefore in the latter case not having a level of protection equivalent to that established by Spanish legislation in some cases).

## 5 How long will Banco Finantia S.A. S.E. your Data?

We will retain your personal data during the validity of the contractual relationship. Requests for transactions that are not executed, as well as in personnel selection processes, will be retained by BFS for a maximum period of 12 months, unless the request for a different period of time is agreed upon, in order to avoid duplication in the event of new requests.

In the event of having your express consent, we will process your data for the period of maintenance of the same in accordance with the regulations on Prevention of Money Laundering or until the exercise of rights, where appropriate, for the remission of commercial information that may be of interest to you regarding banking products and services commercialized by the Entity, and you may revoke it at any time.

Once your contracts are terminated, BFS will keep your personal data blocked for the duration of the legal limitation period. Generally, 10 years for regulations on the prevention of money laundering and financing of terrorism. After the aforementioned deadline, we will destroy your data.

## 6 To whom will we communicate your data?

We will not disclose your personal data to third parties, unless we are obliged to do so by law or you have previously agreed to this with BFS. BFS may transfer your data within the scope of the Finantia Group to which it belongs, for the purposes of legal obligations, supervision and administrative, tax or organisational management and for the offer of similar products.

In order to be able to provide you with the appropriate service and manage the relationship we have with you as a customer, here is a list of categories of companies that would potentially process data on behalf of BFS as part of the services we have contracted them to provide:

### Services

Telecommunications services	Financial services, banking and parabanking services and other activities that are auxiliary to financial services
Audit and consulting services	Trusted third party services
"Contact" centre services	"Backoffice" services
Quality survey services	Advertising and communication services
Postal, distribution and messaging services	Legal activities services
Receipt remittance service	Recovery and judicial Management services
Physical security services	Maintenance services
Printing and enveloping services	

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File, custody, storage and digitization services

Documentation removal and destruction services

IT Services

Technological platform services

Hosting services

Data processing services

Architecture and engineering services

“Backup” services

Business continuity services.

Electronic custody services

IT consulting services

Security and cybersecurity services

Other services related to information technologies and computers.

Services provided in Spain and, in some cases, the European Union

## 7 What are your rights when you provide us with your data?

Right	Content
Access	You can check your personal data included in BFS files
Rectification	You can Modify your personal data when they are inaccurate.
Deletion	<p>You can request the deletion of your personal data in the following cases:</p> <ul style="list-style-type: none"> <li>&gt; They are not necessary for the purposes that they were collected</li> <li>&gt; The data subject withdraws the consent and the legislation does not establish a limitation to this requirement.</li> <li>&gt; The data has been treated illicitly.</li> <li>&gt; They must be deleted to comply with a legal obligation by the data controller</li> <li>&gt; They have been obtained with the services offered by the information company to minors.</li> </ul>

The above shall not apply where it is necessary for:

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- > Exercising the right to freedom of expression and information
  - > Complying with a legal obligation
  - > Archival purposes in the public interest, historical research or statistical purposes
  - > The formulation, exercise or defence of claims
- 

#### Opposition

You may request that your personal data not be processed, unless there is a legitimate interest that prevails over the interests, rights and freedoms of the data subject or to formulate, exercise or defend a claim.

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#### Limitation of processing

You can request limitation of processing of your data in the following cases:

- > While the challenge of the accuracy of your data is checked.
  - > When the processing is illegal, but you oppose the deletion of your data.
  - > When BFS does not need to process your data, but you need them to exercise or defend claims.
  - > When you have opposed the processing of your data in order to carry out a mission in the public interest or for the satisfaction of a legitimate interest, while it is verified whether the legitimate reasons for the processing prevail over your own.
- 

#### Portability

The data subject shall have the right to receive the personal data he or she has provided in a commonly used standard format, and to transmit them to another data controller when:

- > This is based on the consent of the data subject (explicit consent has been given to process data of special categories, the processing is carried out for the execution of a contract to which the data subject is party or implementation of pre-contractual measures). The processing is carried out by automated means.

The data subject may request the data controller to transmit the data directly to the other data controller where technically possible.

This right may not adversely affect the rights and freedoms of others.



The personal data directly provided by the customer and those generated by the customer's activity in the use of the service will be transmissible.

Data not provided by the customer and which have been deduced or created by the data controller based on the analysis of raw data will not be subject to portability.

Such exercise may be considered excessive or repetitive when this right is exercised more than 3 times in the course of the previous 6 months.

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You may exercise your rights by sending a copy of your National ID card (DNI) or equivalent document proving your identity to the following addresses, together with your request:

- > [derechosprotecciondatos@finantia.com](mailto:derechosprotecciondatos@finantia.com)
- > Att: Customer Service  
Banco Finantia, S.A. Sucursal en España  
Avenida Menéndez Pelayo, 67, 28009 Madrid
- > Any of the Entity's branches

We remind you that exercising your rights is free.

You may withdraw your consent at any time without this affecting the lawfulness of the processing carried out in accordance with the consent previously given, or the further processing of such data subject to another legal basis such as the execution of a contract or a legal obligation to which BFS is subject. To withdraw your consent, you must send your request through the channels indicated above accompanied by a copy of your National ID card or equivalent, except for advertising or promotional communications where a channel will be enabled for this purpose.

If you believe that we have not processed your data in accordance with the regulations, you may submit a request to the Bank's Data Protection Officer.

**Data Protection Officer: BANCO FINANTIA, S.A. S.E.**

Email Contact: [dpobfs@finantia.com](mailto:dpobfs@finantia.com)

However, you may file a claim with the Spanish Data Protection Agency.

### **Data Protection Officer / Supervisory Authority Claims**

Prior to filing a claim with the Data Protection Agency, Independent Administrative Authority or regional authorities (Supervisory Authority), the customer may submit this to the Data Protection Officer of Banco Finantia, S.A. Sucursal en España.

**Spanish Data Protection Agency**

C/ Jorge Juan nº 6

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