

GARANTI BANK SA, with headquarters in Bucharest, Sos. Fabrica de Glucoza nr. 5, Novo Park 3, Business Centre, Building F, et.5 si 6, district 2, with order number in the Trade Registry no. J40 /4429/2009, fiscal code 25394008, registered in the Credit Institutions Registry with no. RB-PJR-40-066 / 2009 and in the ASF Registry with no. PJR01INCR/400019/28.03.2019, hereinafter referred to as the "Bank" shall process my personal data, provided in relation with this request, as follows:

Processed personal data can be the following type: surname, name, phone number, e-mail address, Personal Identification Number (CNP), home address, profession, work place, marital, financial and economic status, habits, preferences, payment/debt/saving behavior and any other data I provided through the dedicated form on the Bank website or which will be disclosed during the telephone conversation to be carried out with the Bank representative as a result of this request.

The purposes and aims of the processing. Recipients of personal data.

(i) to analyse the possibility of entering into a loan agreement to which I will be a part of or to take steps at my request before entering into this agreement, the Bank shall process the data as follows:

- sending notifications / information in connection with my request for analyzing the possibility of concluding a loan agreement;
- sending data to Garanti BBVA Turkey (and to any of its legal successors), a Turkish company, an indirect shareholder of the Bank, which manages its IT system;
- sending the data to the contractual partners of the Bank (from Romania or abroad) in order to provide outsourced services, made for and on behalf of the Bank (eg transmission of notifications, archiving, customer service, etc.).

(ii) for the Bank to comply with its legal obligations, such as:

- establishing my identity in order to fulfil the legal obligations of the Bank in the field of customer knowledge, money laundering prevention and terrorism fighting;
- sending information on current accounts to the authorities authorized by the law to request and receive such information, e.g. the National Authority for Tax Administration (ANAF), the National Office for Prevention and Control of Money Laundering (ONPCSB), the courts of law, prosecutors, official receivers, notaries, supervisory and control authorities in the banking field, etc;

(iii) for the Bank to exercise a legitimate interest, as such:

- sending the personal data to the entities that are part of Garanti BBVA group (all affiliated entities, as well as all the direct and indirect shareholders of GARANTI BANK SA), made up currently of: Garanti Holding B.V. and G Netherlands B.V.(The Netherlands), Garanti Bilisim Teknolojisi ve Ticaret T.A.S., Garanti BBVA Turkey(Turkey), Banco Bilbao Vizcaya Argentaria SA(Spain), Ralfi IFN SA, Motoractive IFN SA, Motoractive Multiservices SRL(Romania), for internal administrative purposes (for the lawful purpose of carrying out consolidated supervision at a group level, for instance the analysis of the financial situation of the entities in the group, the identification of the risks relative to the group activity, etc.)

- using the data by the Bank for statistical purposes, under the condition of their pseudo-anonymization.

The transfer of personal data abroad

In fulfilling the above purposes, Garanti Bank SA will be able to transfer personal data abroad only if an adequate level of personal data protection recognized by a European Commission decision is ensured in the recipient country.

In the absence of such a decision issued by the European Commission, the Bank may transfer personal data to a third country only if adequate safeguards according to the law are provided in order to protect personal data. The Bank may be contacted to obtain additional information on the guarantees offered for the protection of personal data in case of any transfer of data to foreigners, through a written request to do so.

The personal data storage period

In the event I conclude a loan agreement with the Bank, the Bank will store the personal data for the duration of our contractual relations and after the termination of such relations for a period of maximum 10 years, taking into account: the banking legislation provisions on customer knowledge, the prevention of money laundering and the financing of terrorism, the provisions of the Accounting Law regarding the keeping of the supporting documents underlying the records in the financial accounting, the need to defend / preserve the Bank's rights in a possible litigation regarding the conclusion, performance or termination of the credit contract.

In the event that I will not conclude a loan agreement with the Bank, the Bank will store the personal data for a period of 5 years from the date of the request, taking into account the banking legislation on customer knowledge, money laundering prevention and terrorist financing and the need to protect / preserve the Bank's rights in a possible litigation.

For the purposes of data archiving according to the National Archives Act and taking into account the National Archives (approved by the National Archives) applicable at the Bank level and for the data processing by the Bank for statistical purposes, the data may be stored for periods longer than those indicated above.

My rights

I will be able to exercise, in the cases and under the conditions provided for by the law, the following rights with respect to the personal data processed by the Bank:

- the right of access
- the right of opposition
- the right to data portability
- the right to rectify the data
- the right to deletion of the data (the "right to be forgotten")

There may be cases when the Bank will not be able to positively respond to the data deletion request, namely:

- i. in cases where the Bank has a legal obligation to store personal data;

ii. where data are stored for the purposes of archiving in the public interest or for statistical purposes;

iii. in cases where the data are necessary for the establishment, exercise or defense of a right in Court.

- the right to restrict the data processing;

The above-mentioned rights may be exercised by sending a request to GARANTI BANK SA, its headquarters, to any of the branches of the Bank, as well as by electronic means, to the e-mail: dpo@garantibbva.ro, providing sufficient data to allow the Bank to identify the applicant.

- the right to file a complaint with a supervisory authority for personal data processing. In Romania, the complaint will be filed with the National Supervisory Authority for Personal Data Processing (ANSPDCP), headquartered in Gheorghe Magheru Blvd. 28-30, District 1, postal code 010336, Bucharest, under the form of a written notice, at the headquarters of the institution, or electronically, at the e-mail address anspdep@dataprotection.ro.

By validating this form I declare that I have been informed and I agree with the processing of my personal data as it is described above.