

## INFORMATION NOTE

### regarding the processing of personal data

#### - accounts opened at the Bank and/or associated products -

**GARANTI BANK SA, as a data operator, with this information notice, fulfills its obligation to inform the persons concerned about the purposes of processing of personal data and the rights provided by EU Regulation no. 679/2016** on the protection of natural persons with regard to the processing of personal data and on the free movement of such data ("GDPR").

For the purpose of this information note, the data subjects whose personal data (Personal Data) are processed are hereinafter referred to as the Data Subject.

**1. IDENTIFICATION / CONTACT DETAILS OF THE DATA OPERATOR (hereinafter referred to as the "Bank"): GARANTI BANK SA**, Bucharest, Sos. Fabrica de Glucoza no. 5, Novo Park 3 Business Center, Building F, et. 5 and 6, sector 2, order number in the Trade Register J40/4429/2009, fiscal registration code 25394008, registered in the Register of credit institutions with no. RB-PJR-40-066/2009 and in the Register of the Financial Supervision Authority under no. PJR01INCR/400019/28.03.2019.

The Data Protection Officer appointed by the Bank can be contacted either by post at the address indicated above, or electronically at the e-mail address: [dpo@garantibbva.ro](mailto:dpo@garantibbva.ro).

The information can also be provided through other communication channels at the time of requesting/accessing a certain product or service of the bank.

#### **2. PERSONAL DATA PROCESSED BY THE BANK are :**

**2.1. obtained directly from the Data Subject** (for example: through the Bank's forms, declarations and documents submitted, drafted or completed in the relationship with the Bank, correspondence of any type and telephone conversations, in the process of contracting products/ services at a distance ), such as the following: surname, first name, personal numerical code (CNP)/fiscal identification number (NIF/TIN), CUI for authorized natural persons or CIF for natural persons carrying out liberal professions, form of exercising the profession/achieving income, country code, passport series and number for non-residents, date and place of birth, citizenship, domicile, residence and mailing address, fiscal/currency residency, capacity in which they act and mandate received, telephone number, e-mail address - email, studies, profession, place of work and data related to the employer or the nature of own activity (if applicable), family, economic and financial situation (including regarding the quality of a financially vulnerable consumer), proof of income (in the case of the Targeted Person who is financially vulnerable ), the source and destination of the funds, identification data of the Targeted Person at his service providers (eg. subscriber code), information regarding the inaccuracies found in the documents/statements presented to the Bank, the password and the security measures used in the relationship with the Bank, voice, image, holographic/electronic signature, all the data from the documents certifying the identity and the rights regarding residence and work ( such as identity card, passport, permanent/temporary/work residence permit, residence card, provisional identity card), the data from the birth certificate and the decision of the guardianship authority appointing the guardian/curator (in the case of the Person Targeted minors), the data from the final court decision of placing under interdiction and from the decision of the guardianship authority/guardianship court to appoint the guardian or, as the case may be, the curator (in the case of the Targeted Person who is incapacitated), accounts and services, with the related details held at payment service providers from

which the Targeted Person requests the transfer, the important public office held or the status of politically exposed person (PEP) ;

**2.2. generated as a result of the Targeted Person's relationship with the Bank or the Bank's analysis** , such as: customer number/code, IBAN account, Ciframatic/Digipass device series, internet username, IP address/Mobile Banking GUARANTEE BBVA Online, including, data regarding the types of devices used to use the application (eg: operating system), data regarding bank cards (number, validity, CVV/CVC code ), data regarding the banking products/services requested, current and/or discontinued, data related to transactions (of example: limits, values, data, payment references, supporting documents, alerts, location ), the risk profile, including from the perspective of customer knowledge and fraud, habits/ preferences/ payment behavior/ saving/ indebtedness/ use of products/ banking services, information related to fraudulent activity, qualification from the perspective of MIFID II legislation and the discussions held with the Bank's representatives;

**2.3. obtained indirectly from other sources, including from publicly available sources** (for example: employer, ANAF - if the Data Subject requests the opening of a payment account with basic services, public registers such as the National Office of the Trade Register, the Bulletin of Insolvency Procedures , the Ministry of Justice, public authorities and institutions (eg: BNR, ASF, etc.), contractual partners, the entities of the group of which the Bank is a part, credit institutions, databases of the ICAP type, lists of international sanctions, print media and online media , other concerned persons, initiators of payment operations, holders of direct debit mandates, etc.), such as the following categories: identification data of the natural person, the nature, source and amount of income for the period related to the last completed fiscal year, including information related to the period between the last completed fiscal year and the date of their request, the existence of an account of payments to another credit institution in Romania;

**2.4. Personal data from special (sensitive) categories, such as** : the political opinion that can be deduced from the information regarding the quality of a publicly exposed person, health data (results, for example, from the receipt of disability allowances in the account opened at the Bank, of insurance or of compensations for damages resulting from crimes or wrongful convictions or in case the processing of such data is necessary for the customers to prove the difficult situation in which they or their family members find themselves, especially in order to grant some facilities or in the context of the provision/performance of insurance products/services mediated by the bank ), public data regarding the court files to which the Client or the Targeted Persons are a party (file number, court, parties, object, stage, deadlines, solutions, other information public regarding court files), criminal convictions and crimes such as: *fraud, money laundering or the financing of acts of terrorism, cybercrimes, or contraventions in the financial-banking field, practices that contravene the requirements regarding international sanctions, the requirements applicable in the matter of the prevention of money laundering, the financing of terrorist activities and/or the prevention of tax evasion* ), .

The customer is a natural person who belongs to any of the following categories: residents or non-residents, holders of an account opened at the Bank or who fills out the necessary forms to open an account; legal or conventional representations of Clients, natural persons, powers of attorney with operating rights on the accounts of clients, natural persons, account holders; the real beneficiaries of the Clients, natural persons holding accounts opened at the Bank; any other natural person users of a product/service of the bank, who do not have the capacity of Customer account holder, legal representative, authorized representative, delegate or real beneficiary, such as but not limited to: users of other bank cards, users of services internet/mobile banking, users of mobile payment applications offered by the bank; persons who request the bank to open a contractual relationship and/or contract a specific product/service of the bank, even if this request is not completed or the request is rejected; legal or conventional successors.

If the Client is the one who provides the Bank with information and data about other persons, then he will inform the respective persons on the conditions under which the Bank processes the Personal Data, according to this Information Note.

### 3. THE PURPOSES OF THE PROCESSING AND THEIR LEGAL GROUNDS

The personal data obtained by the Bank are processed as part of its activity as follows:

**3.1. concluding and executing a contract to which the Targeted Person is a party** (such as a contract related to a banking product – current account, main/additional debit card, Internet/Mobile banking GUARANTEES BBVA Online, SMS Alert, savings or deposit account, direct debit, financial instruments type MIFID II, insurance, etc.) **or to take steps at the request of the Targeted Person, before the conclusion of such a contract;** depending on the banking products/services offered by the Bank, this purpose may include, for example, the following:

- a) *provision of contracted banking services/products and/or execution of occasional transactions*, such as execution of payment orders requested by the Data Subject (for example: cash receipts, cash withdrawals and deposits, transfers, currency exchange, payments to merchants, payment orders scheduled, etc.), blocking a payment instrument, communicating with the Targeted Person (for example: sending notifications/information regarding the execution of the contract), taking out insurance related to the contracted banking products, providing information, according to the contract;
- b) *evaluating the eligibility of the Targeted Person* who requests the Bank to open a payment account with basic services;
- c) *the evaluation of the experience and knowledge of the Targeted Person* regarding the financial instruments governed by the MIFID II legislation and the classification in the corresponding category;
- d) *the transmission to the payers* (employer/Payment Agency/Pension House, etc.) *of the monetary rights* (salaries, allowances, pensions, etc.) that belong to the Targeted Person of the name and surname, CNP and IBAN codes of the current accounts opened in his name in order to be able to pay the respective rights in the current account opened at the Bank;
- e) verifying/confirming your identity, in the case of opening a remote business relationship and/or in the case of updating data through remote identification means;

**3.2. fulfilling some legal obligations that fall to the Bank** , such as:

- a) *getting to know the clientele, making reports and risk assessments, keeping documents attesting to the measures applied* , in accordance with the legal provisions in the field of getting to know the clientele, preventing money laundering and combating terrorism;
- b) *placing the Targeted Person in a degree of risk according to the requirements of the legislation regarding the prevention and combating of money laundering and the financing of terrorism (for example: Law 129/2019)* ;
- c) *on-demand and/or periodic reporting and the provision of information (including of a fiscal nature) to the authorities authorized by law to request and receive such information, for example, courts, prosecutors' offices, enforcement bodies, the National Prevention and Combating Office of Money Laundering (ONPCSB), ANAF and other financial-fiscal authorities, notaries public, authorities with a supervisory and control role in the financial-banking field (for example: National Bank of Romania, Financial Supervision Authority, National Consumer Protection Authority , the National Supervisory Authority for the Processing of Personal Data )*, etc.;

- d) *the transmission to payment initiation service providers and account information service providers of the information necessary to provide these services, based on the legislation on payment services;*
- e) *video surveillance of the Bank's premises, representing access areas, both from the outside and inside, work areas with the public, vehicle routes and access to the valuables storage areas, machines intended for cash transactions ;*
- f) *managing the complaints/complaints/requests of the Data Subjects, according to the applicable legal provisions, such as GDPR, the legislation applicable to consumers, regarding payment services;*
- g) *the organization and management of the financial-accounting activity, including the archiving of financial-accounting documents , according to the applicable legal provisions;*
- h) *the transmission by the Bank to a payment service provider of the information necessary to provide the account change service, the notification of the Targeted Person, as well as for the fulfillment of other specific obligations provided by the legislation regarding the comparability of commissions related to payment accounts, the change of payment accounts and access to the accounts of payments with basic services;*
- i) *the transmission of mandatory notifications/communications/information based on legal provisions , such as those regarding the initiation of enforcement procedures, guaranteeing deposits, amending contractual clauses, late payment of sums owed to the Bank, updating data;*
- j) *carrying out mandatory audit missions*

**3.3.pursuing the legitimate interests of the Bank , as follows:**

- a) *carrying out the consolidated supervision at the level of the Garanti group identified below in point 5 (for example: analysis of the financial situation of the entities in the group, identification of the risks related to the group's activity, etc.);*
- b) *the use of data for statistical purposes , provided that they are pseudonymized;*
- c) *collection of outstanding amounts owed to the Bank through debt recovery companies;*
- d) *managing notifications/requests of Targeted Persons that do not fall within the scope of legal obligations;*
- e) *communication with the Data Subject, including by sending notifications and/or information necessary for the development of the contractual/business relationship , for example, but not limited to notifications regarding amounts due, late payment of amounts owed to the Bank, notifications regarding payment information (taxes RNPM (National Registry of Mobile Advertising), insurance premiums, etc.);*
- f) *preventing fraud and resolving any complaints through video surveillance of bank machines and monitoring the Targeted Person's behavior manifested in the business relationship/contractual relations with the Bank;*
- g) *evaluating the quality and improving the Bank's services and products, developing new products and services , including through actions that verify the degree of satisfaction of the Targeted Persons;*
- h) *for the establishment, exercise or defense by the Bank of a right in court.*

**Processing of Personal Data for the purposes mentioned in points 3.1 , 3.2. and 3. 3 above is essential for the conclusion and execution of the current account contract and/or the contract(s) related to the requested banking products/services and for the fulfillment by the Bank of some legal obligations, so that, in the absence of Data processing, the Bank will not be able to conclude**

the respective contracts and presta the services related to them, respectively can terminate the contractual relations concluded with the Targeted Person.

### 3.4.purposes for which the Data Subject's consent is required:

- a) *marketing (commercial communications of any kind) , including the creation of profiles in connection with direct marketing (e.g. based on the banking products/services owned/used, transactional history at the level of accounts/cards, of the data resulting from the use of the applications made available by the Bank; for example, creating personalized offers based on transaction data and demographic data; etc.) , according to the options expressed by the Data Subject in the document Options regarding the processing of data for marketing purposes based on consent, Annex 1 to this document , agreement and options that can be modified by the Data Subject, at any time, through a request addressed to Banks.*

**In the case of processing based on consent**, the Data Subject has the right to withdraw his consent at any time, without affecting the legality of the processing carried out on the basis of consent before its withdrawal .

Under the conditions that, within the same document **Annex 1 to the INFORMATION NOTE - Agreement for data processing for marketing purposes ( Options regarding the processing of data for marketing purposes based on consent)** , I will express my option for the Bank to interrogate the data registered at /generated by Biroul de Credit SA on my behalf for the purpose of formulating and addressing personalized offers, I acknowledge the following information:

The Credit Bureau administers the Credit Bureau System in which personal data are processed in connection with the lending activity carried out by the Participants (credit institutions, non-banking financial institutions, insurance companies and debt recovery companies), for the performance of a lending activity responsible, in terms of protecting, facilitating access to credit and preventing excessive indebtedness of the persons concerned, respecting the legal framework regarding creditworthiness assessment and reducing credit risk, as well as preventing the use of the financial-banking system for carrying out illegal activities;

In the profiling process in order to issue an offer of personalized credit products and services, *Garanti Bank SA* will ask the Credit Bureau to issue a Credit Report, with or without FICO® Score, to check if you fit into the grade of indebtedness established by law and if you have the ability to repay the loan. In order to obtain the Credit Report, "*Garanti Bank SA*" will send the name, surname and personal numerical code to the Credit Bureau. These profiles do not involve purely automated decision-making.

Personal data may be processed by the Credit Bureau, including to calculate, at the request of the Participants, the FICO® Score from the Credit Bureau.

The Bank and the other Participants use the FICO® Score from the Credit Bureau in order to reduce the credit risk associated with a debtor/potential debtor . The FICO® Score from the Credit Bureau is a number between 300 and 850, obtained as a result of the statistical process that processes the information recorded by Participants in the Credit Bureau System and indicates the probability that the person concerned will pay his installments on time in the future. The main causes that determined the decrease of the FICO® Score from the Credit Bureau are displayed in the form of reason codes.

**4. DECISIONS BASED ON AN INDIVIDUAL AUTOMATED AND/OR PARTIALLY AUTOMATED PROCESS, including PROFILING.** The Bank uses individual automated processes, including for profiling, which may, in certain cases, produce legal effects that concern the Data Subject or that similarly affect him to a significant extent. Such processing is carried out for the conclusion of a contract, in order to fulfill a legal obligation or if the Data Subject has given his consent in this regard, such as:

- a) *classifying the Targeted Person in a degree of risk in order to comply with the legislation regarding the prevention and combating of money laundering and the financing of terrorism (for example:*

*Law 129/2019) - by means of a dedicated application, prior to the initiation of the business relationship, as well as periodically during it, the Bank automatically and/or partially automatically awards the Targeted Person a score that indicates its risk class, and the Bank can refuse to carry out/decide to terminate business relations with the Targeted Person in case of a risk considered unacceptable by the Bank; this processing allows the Bank to manage the risk of money laundering and terrorist financing, and the scoring is the result of the use of criteria relevant to the Bank in the activity of getting to know the clientele (for example, the purpose and nature of the business relationship, the profile of the activity, the source of funds, the level of assets, the regularity or duration of the business relationship).*

*In these situations, the Data Subject has the right to obtain human intervention from the Bank, to express his point of view and to contest the decision, according to the details provided below in point 7.8 "My rights".*

If, following these automated processes, inaccuracies are identified among the information provided, the Bank will carry out checks through its employees and, as the case may be, the Bank may request that you resume the enrollment/update/identification process in a Bank unit.

**5. RECIPIENTS OR CATEGORIES OF RECIPIENTS.** The personal data of the Bank's Customers can be transmitted in accordance with the principles of the GDPR, based on the legal grounds applicable depending on the situation and only under conditions that ensure full confidentiality and security of the data, to categories of recipients such as, but not limited to to: a) the entities that are part of the Garanti group (all affiliated entities, as well as all direct and indirect shareholders of GARANTI BANK SA), currently formed by: Garanti Holding BV and G Netherlands BV (Netherlands), Banco Bilbao Vizcaya Argentaria SA (Spain), Ralfi IFN SA, Motoractive IFN SA, Motoractive Multiservices SRL (Romania), b) Turkyie Garanti Bankasi AS (and any of its legal successors), company from Turkey, indirect shareholder of the Bank, which administers its IT system; c) service providers/collaborators/contractual/business partners of the Bank, from Romania or abroad (including those who provide outsourced services, carried out for and on behalf of the Bank), for activities such as the transmission of notifications, archiving, commercial communications, customer relations services, credit/insurance intermediaries, brokers, agents, post and courier, auditors; market research organizations, online/payment platforms, execution/compensation of interbank/international payments (for example: Societatea de Transfer de Funduri si Contari – Transfond SA, the national system for payments in lei ReGIS offered by the BNR, SWIFT, recipient banks of funds/correspondents, international card organizations, payment processors, etc.), concluding contracts/insurance policies, debt recovery, payment services, other financial-banking institutions, etc.; d) the competent authorities/institutions, courts, police, prosecutor's offices, enforcement bodies, the National Office for the Prevention and Combating of Money Laundering (ONPCSB), fiscal authorities, notaries public, authorities with a role of supervision and control in the banking field, etc.; e) the legal/conventional representatives of the Targeted Person and the persons indicated/mandated by the Targeted Person (for example: other financial-banking institutions, payment service providers, etc.).

In the case of using the services of SWIFT (Society for Worldwide Interbank Financial Telecommunication), which has the capacity of data operator, a transfer of Personal Data takes place from the territory of a member state of the European Union (Romania) to the operational centers of SWIFT in Belgium and the United States United States of America (USA). The US SWIFT operational center is subject to American law, and the competent US authorities have the right to request access to the Personal Data stored in the SWIFT operational center, for a specific and limited purpose, respectively only for the prevention of money laundering and the fight against the financing of terrorist actions.

For making the transfer in Turkey, the Bank offers adequate guarantees in the sense of article 46 para. (2) lit. c) of the GDPR, respectively concluded with Turkyie Garanti Bankasi AS standard clauses at

the European level, as approved by the European Commission through Decision 2010/87/EU or any other normative act that replaces it.

In order to achieve the above purposes, the Bank may transfer Personal Data abroad, in accordance with the provisions of EU Regulation 2016/679, and additional information on the guarantees offered can be obtained at the email address [dpo@garantibbva.ro](mailto:dpo@garantibbva.ro).

## **6. STORAGE PERIOD of Personal Data / CRITERIA USED TO DETERMINE THE STORAGE PERIOD of Personal Data:**

**6.1.** if the Data Subject initiates and runs a business relationship with the Bank (for example, by concluding a contract, using/accessing a banking product/service/designating a Bank Client as authorized representative), the Personal Data will be stored for the duration contractual relations/business relationship, as well as for a maximum period of 10 years, considering:

- a) the provisions of the banking legislation regarding the knowledge of the clientele, the prevention of money laundering and the financing of terrorism, according to which the data will be kept for a period of 5 years from the date of termination of the business relationship, with the possibility of extending it by another 5 years if the extension of the period is required for the previous purposes mentioned;
- b) the provisions of the Accounting Law, according to which the supporting documents that are the basis of the records in the financial accounting are kept for 10 years, starting from the date of the end of the financial exercise during which they were drawn up;
- c) the provisions of the national legislation applicable in the field of electronic signatures, which require that suppliers issuing digital certificates keep the information regarding a qualified certificate for a period of at least 10 years from the date of termination of its validity;
- d) the need to defend/preserve the Bank's rights in the context of a possible dispute arising from the contractual relations/business relationship with the Bank;

**6.2.** in the event that the discussions/negotiations between the Data Subject and the Bank do not end with a transaction/conclusion of a contract/use/access to a banking product/service, the Personal Data processed up to that point will be stored for a period of 5 years on the date of the request to open an account/ the request to issue an additional card for an authorized user/ the transaction, taking into account the provisions of the banking legislation regarding the knowledge of the clientele, the prevention of money laundering and the financing of terrorism and the need to defend/ preserve the Bank's rights in the context of a possible litigation;

**6.3.** video recordings are stored for a period of 20 days from the date of recording, according to the provisions of the legislation regarding the protection of objectives, goods, values and the protection of persons;

**6.4.** for the purpose of data archiving according to the National Archives Law and for the processing of Personal Data for statistical purposes, Personal Data may be stored for longer periods than those previously indicated;

**6.5.** the processing of Personal Data for marketing purposes will cease as a result of the withdrawal of the consent granted to the Bank in this regard.

**6.6.** We will not keep your personal data longer than necessary and we will process them only for the purposes for which they were obtained.

## **7. CONCERNED , as provided by art. 15-22 of the GDPR, are the following :**

**7.1. the right of access** – the Data Subject has the right to obtain from the Bank a confirmation of whether or not it is processing the Personal Data concerning him and, if so, access to certain information

and the respective Data, by providing a copy of the data with personal character that are the object of processing;

**7.2. the right to rectification** – the Data Subject has the right to request and obtain the rectification of inaccurate Personal Data concerning him and/or to obtain the completion of Personal Data that are incomplete, including by providing an additional statement;

**7.3. the right to data deletion ("the right to be forgotten")** - the Data Subject has the right to obtain the deletion of Personal Data concerning him, without undue delay, and the Bank has the obligation to delete them without undue delay in the following cases:

- a) The personal data are no longer necessary to fulfill the purposes for which they were collected or processed;
- b) The Data Subject withdraws his consent on the basis of which the processing takes place and there is no other legal basis for the processing;
- c) The Data Subject opposes the processing and there are no legitimate reasons that prevail regarding the processing;
- d) The Data Subject objects to the processing of Personal Data aimed at direct marketing;
- e) Personal data have been processed illegally;
- f) Personal data must be deleted to comply with a legal obligation of the Bank.

**The bank will not be able to process the deletion request in the following situations, respectively when processing is necessary:**

- (i) for compliance with a legal obligation of the Bank ;
- (ii) for archiving purposes in the public interest or for statistical purposes;
- (iii)for establishing, exercising or defending a right in court.

**7.4. the right to restriction of processing** – the Data Subject has the right to obtain the restriction of processing in the following cases:

- a) The Data Subject contests the accuracy of the processed Data, and the restriction will operate for a period that allows the Bank to verify the accuracy of the Data;
- b) the processing is illegal, and the Data Subject requests the deletion of the Personal Data, requesting their restriction instead;
- c) The Bank no longer needs the Personal Data for the purpose of processing, but the Data Subject requests them for establishing, exercising or defending a right in court;
- d) The Data Subject objected to the processing of the Data, and the restriction will operate/apply for the time interval in which it is checked whether the Bank's legitimate rights prevail over the Data Subject's rights.

**7.5. the right to data portability** - the Data Subject has the right to receive the Personal Data concerning him and which he has provided to the Bank in a structured, commonly used and automatically readable format and to transmit them to another operator in if:

- a) the processing of Personal Data is based on consent or a contract and
- b) the processing is carried out by automatic means.

**7.6. the right to object** - the Data Subject has the right to object, at any time, for reasons related to his particular situation, to his Personal Data being the object of a processing based on the Bank's legitimate interest; The Bank will no longer process Personal Data, unless it proves that it has legitimate and compelling reasons that justify the processing and that prevail over the interests, rights and



freedoms of the Data Subject, or that the purpose of the processing is to ascertain, exercise or defend a right in court.

**7.7. the right to withdraw the consent granted in order to process Personal Data** - the Data Subject can exercise this right at any time, without costs; the withdrawal of the consent does not affect the legality of the processing carried out on the basis of the consent before its withdrawal.

**7.8. the right to obtain human intervention from the Bank, to express his point of view and to challenge the decision taken by the Bank** and based exclusively on automatic processing, including the creation of profiles, which produces legal effects concerning the Data Subject.

*All the rights provided above, including the withdrawal of consent, can be exercised by sending/submitting a request to GARANTI BANK SA, at its head office (communicated at the beginning of this document), at any of the Bank's agencies, as well as by electronic means, at e-mail address [dpo@garantibbva.ro](mailto:dpo@garantibbva.ro), providing sufficient data to allow identification of the Targeted Person by the Bank.*

**7.9. the right to file a complaint with a supervisory authority** - if he considers that the processing of Personal Data violates the provisions of the GDPR, the Data Subject has the right, in accordance with art. 77 of the GDPR and without prejudice to any other administrative or judicial remedies, to file a complaint with the National Authority for the Supervision of Personal Data Processing (ANSPDCP), with headquarters in B-dul G-ral. Gheorghe Magheru 28-30, Sector 1, postal code 010336, Bucharest; more details can be consulted on the website [www.dataprotection.ro](http://www.dataprotection.ro).

**You can consult at any time on the Bank's website ( [www.garantibbva.ro](http://www.garantibbva.ro), Personal data processing section ) information on the processing of personal data**

More details about the processing carried out by the Credit Bureau can be consulted on the website [www.birouldecredit.ro](http://www.birouldecredit.ro), Legal Framework section.

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**By signing this document, the undersigned ....., CNP ....., expressly declare that I have been informed by the Bank and I got to know processing of Personal Data according to the above; in this sense, I declare that I have received a copy of this INFORMATION NOTE.**

Date \_\_\_\_\_

Signature of the person concerned \_\_\_\_\_

**Annex 1 to the INFORMATION NOTE regarding the processing of personal data - Data processing agreement for marketing purposes**

Options regarding the processing of personal data identified in the INFORMATION NOTE for the PURPOSE of DIRECT MARKETING (commercial communications), including PROFILE CREATION in connection with direct marketing, based on consent		
Name:	First name:	
CNP:		
I EXPRESSLY DECLARE THE FOLLOWING:	I AGREE	I DISAGREE
<p><b>1. The Bank</b> will process Personal Data regarding <b>the Bank's products and services</b> .</p> <p><b>2. The Bank</b> may transmit personal data to <b>third parties</b> , such as credit intermediaries, brokers, agents from Romania or abroad, to contact me regarding the <b>Bank's products and services</b> .</p> <p><b>3. The Bank</b> will process Personal Data regarding <b>the products and services of third parties</b> , such as the Bank's contractual partners and the entities that are part of the Garanti BBVA group*</p> <p><b>4. The Bank</b> will transmit the personal data to <b>third parties</b> in Romania or abroad, which offer products and services similar/complementary to the Bank's products or which can be purchased through the Bank's products, regarding <b>their products and services</b>.</p> <p><b>5. The bank</b> will be able to consult the information registered at / generated by <b>Biroul de Credit SA **</b> on my behalf, such as information about credit, similar or insurance products or about other commitments that I benefit from or have benefited from, such as the type of credit limit, the duration of the credit , payment history, current balance, outstanding value and any information related to them, including scores obtained following statistical calculations, for the purpose of formulating and/or addressing only some offers of products and services for which I might be eligible. Thus, the Bank will be able to know if I will be able to access an offer to avoid unnecessary communications.</p> <p><i>* inclusive Ralfi IFN SA, Motoractive IFN SA and the legal successors of these entities</i></p> <p><i>**only in situations where I agreed with the processing from points 1 and/or 3</i></p>	<p style="text-align: center;"><input type="checkbox"/></p> <p style="text-align: center;"><input type="checkbox"/></p> <p style="text-align: center;"><input type="checkbox"/></p> <p style="text-align: center;"><input type="checkbox"/></p> <p style="text-align: center;"><input type="checkbox"/></p>	<p style="text-align: center;"><input type="checkbox"/></p> <p style="text-align: center;"><input type="checkbox"/></p> <p style="text-align: center;"><input type="checkbox"/></p> <p style="text-align: center;"><input type="checkbox"/></p> <p style="text-align: center;"><input type="checkbox"/></p>
<p>The bank and the previously mentioned third parties will be able to contact me for direct marketing purposes (commercial communications), by the following means:</p> <p><input type="checkbox"/> E-mail <input type="checkbox"/> Phone <input type="checkbox"/> SMS <input type="checkbox"/> In writing, by post/courier</p>		

I have taken note of the fact that, as I was informed by the Information Note:

- ✓ I have the right to, at any time, withdraw the consent granted by this document;
- ✓ the withdrawal of consent does not affect the legality of the processing carried out on its basis before its withdrawal.

In this case, the Bank will stop processing my Personal Data for the purpose of direct marketing (commercial communications), including the creation of profiles in connection with direct marketing, and will notify third parties regarding the exercise of the right of withdrawal.

This document is completed with the provisions **of the Information Note regarding the processing of personal data** within GARANTI BANK SA, document through which **I was informed in advance** about the identity and contact details of the operator, categories of processed data, the purposes of the processing, the grounds legal, storage periods, recipients, data transfer abroad and my rights.

<b>The bank, through a representative:</b>	<b>PERSON TARGETED</b>
Signature: Date:	Signature: Date: