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INFORMATION NOTE

on the processing of personal data

- accounts opened with the Bank and/or related products -

GARANTI BANK S.A., as data controller, hereby fulfils its obligation to inform data subjects about the purposes of the processing of personal data and the rights offered by EU Regulation No 679/2016 on the protection of individuals with regard to the processing of personal data and on the free movement of such data ("GDPR").

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

1. IDENTIFICATION / CONTACT DATA OF THE DATA CONTROLLER (hereinafter referred to as "Bank"): GARANTI BANK S.A., Bucharest, 5 Fabrica de Glucoza Road, Novo Park 3 Business Center, Building F, 5th and 6th floors, 2nd District, registered with Trade Registry under no. J40/4429/2009, tax registration code 25394008, registered with the Register of Credit Institutions under no. RB-PJR-40-066/2009 and with 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 above address or electronically at the e-mail address: dpo@garantibbva.ro.

Information can also be provided through other communication channels when applying for/accessing a specific 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, statements and documents submitted, drafted or completed in the relationship with the Bank, correspondence of any kind and telephone calls, in the process of contracting remote products/services), such as the following: name, surname, personal identification number (CNP)/ tax identification number (NIF/ TIN), sole identification code for authorised natural persons or fiscal identification code for natural persons carrying out liberal professions, form of exercise of the profession/income, country code, series and passport number for non-resident persons, date and place of birth, citizenship, domicile, residence and correspondence address, tax/currency residence, capacity in which they act and mandate received, telephone number, e-mail address, education, profession, place of work and details of employer or nature of business (if applicable), family, economic and financial status (including financially vulnerable consumer status), proof of income (in the case of financially vulnerable Data Subject), source and destination of funds, identification data of the Data Subject with his/her service providers (e.g.: bank account, bank account, bank account number, bank account number, bank details, etc.), and details of the person's financial status (e.g.: bank account number, bank account number, bank account number, etc.). Subscriber code), information on the inadvertencies found in the documents/statements submitted to the Bank, password and security measures used in the relationship with the Bank, voice, image, holographic/electronic signature, all data in the documents attesting identity and residence and work rights (such as identity card, passport, permanent/temporary/work residence permit, residence card, provisional identity card), data from the birth certificate and the decision of the guardianship authority appointing the guardian/conservator (in the case of an underage Data Subject), data from the final court decision placing him/her under interdiction and the decision of the guardianship authority/guardianship court appointing his/her guardian, where applicable, the guardian (in the case of an incapacitated Data Subject), accounts and services, with the related details held with the payment

service providers from which the Data Subject is requesting the transfer, the significant public office held or the status of politically exposed person (PEP);

2.2. generated as a result of the Data Subject's relationship with the Bank or the Bank's analysis, such as: Client number/code, IBAN account, Ciframatic/ Digipass device series, internet user name, IP address/ Mobile Banking GARANTI BBVA Online, including, data on the types of devices used to use the application (e.g. operating system), bank card data (number, validity, CVV/CVC code), data on requested, current and/or discontinued banking products/services, transaction data (e.g.: limits, values, dates, payment references, supporting documents, alerts, location), risk profile, including from the perspective of Client knowledge and fraud, payment/saving/indebtedness/use habits/preferences/behaviour of banking products/services, information related to fraudulent activity, qualification from the perspective of MIFID II legislation and discussions with Bank representatives;

2.3. obtained indirectly from other sources, including publicly available sources (e.g.: employer, ANAF - if the Data Subject requests the opening of a basic services payment account, public registers such as the National Trade Register Office, the Insolvency Proceedings Bulletin, the Ministry of Justice, public authorities and institutions (e.g: NBR, ASF etc), contractual partners, entities of the group of which the Bank is a part, credit institutions, databases such as ICAP, international sanctions lists, written and online media, other data subjects, initiators of payment transactions, holders of direct debit mandates, General Directorate for Personal Records, etc.), such as the following categories: identification data of the natural person, the nature, source and amount of the income made for the period of 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 a payment account with another credit institution in Romania;

Based on the normative acts applicable in Romania in the field of knowing the clientele for the purpose of preventing money laundering and the financing of terrorism, between the Romanian Association of Banks (A.R.B.) and the General Directorate of Personal Records ("D.G.E.P") a collaboration framework agreement was concluded, through which the general conditions were established in which the member banks of the A.R.B. - including Garanti Bank SA ("the Bank") - will be able to obtain updated information from D.G.E.P. in order for the banks to fulfill the measures to know the clientele for the prevention of money laundering and the financing of terrorism, respectively for the validation of the personal data of the bank's customers, by comparing them with the existing information in the National Register of Persons (R.N.E.P.) and the additional provision of updated personal data.

The Bank must also ensure that this data is always correct and, where appropriate, updated in its records. For this, the Bank will send to D.G.E.P. the name, surname and CNP of the concerned persons who are customers of the Bank. D.G.E.P. will process and validate these data through automatic procedures and will additionally provide to the Bank about these persons: the name, first name, type, series and number of the identity document, date of issuance and expiration of the identity document, place of birth, issuer of the identity document, home address, residence address, photo and information on the date of death, as appropriate, as these data appear in the R.N.E.P. The bank will use the data received from D.G.E.P. for the purpose of applying measures to know the clientele. This means that if you are already a customer of the Bank and the data we receive from D.G.E.P. are different/more recent than the data we hold about you, we will update the data received from D.G.E.P., without you having to update this data at the bank.

2.4. Personal data in special (sensitive) categories, such as: political opinion that can be assumed from information on the status of publicly exposed person, health data (resulting, for example, from the receipt in the account opened with the Bank of disability benefits, insurance benefits or compensation for damages resulting from crimes or wrongful convictions or where the processing of such data is necessary for proving by the Clients the difficult situation in which they or their family members find themselves, especially for the purpose of granting facilities or in the context of providing/deriving insurance products/services intermediated by the bank), public data on court

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cases to which the Client or the Data Subjects are party (case number, court, parties, subject matter, status, deadlines, solutions, other public information on court cases), criminal convictions and type offences: *fraud, money laundering or terrorist financing, cybercrimes, or financial-banking offences, practices that contravene international sanctions requirements, requirements applicable to the prevention of money laundering, terrorist financing and/or the prevention of tax evasion*), .

The Client is a natural person who belongs to any of the following categories: residents or non-residents, holders of an account opened with the Bank or who fill in the forms required to open an account; legal or conventional representatives of the individual Clients who are empowered to operate on the accounts of the individual Clients who are account holders; beneficial owners of the individual Clients who are account holders opened with the Bank; any other individual users of a product/service of the Bank, who are not account holders, legal representatives, empowered, delegated or beneficial owners, such as but not limited to: users of other bank cards, users of internet/mobile banking services, 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 the Client shall inform those persons of the conditions under which the Bank processes Personal Data, in accordance with this Information Notice.

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

Personal data obtained by the Bank is processed as part of its activity as follows:

3.1. to conclude and execute a contract to which the Data Subject is a party (such as a contract related to a banking product - current account, main/supplementary debit card, internet/ Mobile banking GUARANTEED BBVA Online, SMS Alert, savings or deposit account, direct debit, MIFID II type financial instruments, insurance, etc.) **or to take steps at the request of the Data Subject prior to 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) *rendering/providing contracted banking services/products and/or executing occasional transactions,* such as executing payment orders requested by the Data Subject (e.g. cash collections, withdrawals and deposits, transfers, currency exchange, payments to merchants, scheduled payment orders, etc.), blocking a payment instrument, communicating with the Data Subject (e.g. sending notifications/information regarding the execution of the contract), taking out insurance for contracted banking products, providing information, according to the contract;

b) *assessing the eligibility of the Targeted Person* applying to the Bank to open a basic services payment account;

c) *assessment of the Data Subject's experience and knowledge* of financial instruments governed by MiFID II legislation and classification in the appropriate category;

d) *forwarding to the payers* (employer/payment agency/pension fund, etc.) of the *money rights* (salaries, allowances, pensions, etc.) to which the person concerned is entitled, the name and surname, the CNP and the IBAN codes of the current accounts opened in his/her name in order to be able to make the payment of these rights into the current account opened with the Bank;

e) verification/confirmation of your identity, in the case of opening a remote business relationship and/or in the case of updating data by remote identification means;

3.2. fulfilment of certain legal obligations incumbent on the Bank, such as:

a) *Knowing the clientele, carrying out reports and risk assessments, keeping the documents attesting the measures applied*, in accordance with the legal provisions in the field of knowing the clientele, preventing money laundering and combating terrorism;

b) *the classification of the Targeted Person in a risk level according to the requirements of the legislation on preventing and combating money laundering and terrorist financing (e.g. Law 129/2019)*;

c) *reporting on request and/or periodically and providing information (including tax information) to the authorities empowered by law to request and receive such information*, e.g. courts, prosecutors, enforcement bodies, the National Office for the Prevention and Combating of Money Laundering (O.N.P.C.S.B.), 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 Supervisory Authority, National Authority for Consumer Protection, National Supervisory Authority for Personal Data Processing) etc..;

d) *the transmission to payment initiation service providers and account information service providers of the* information necessary for the provision of these services, based on payment services legislation;

e) *video surveillance of the* Bank's premises, representing access areas, both from the outside and from the inside, public working areas, vehicle routes and access to the securities storage areas, cash transaction machines;

f) *handling of complaints/requests from Data Subjects* in accordance with applicable legal provisions, such as GDPR, applicable consumer legislation, on payment services;

g) *organisation and management of the financial-accounting activity, including the archiving of financial-accounting documents*, according to the applicable legal provisions;

h) *transmission by the Bank to a payment service provider of the information necessary for the provision of the account switching service, notification of the Data Subject, as well as for the fulfilment of other specific obligations provided by the* legislation on the comparability of payment account fees, the switching of payment accounts and access to basic service payment accounts;

i) *sending mandatory notifications/communications/information on the basis of legal provisions*, such as those concerning the initiation of foreclosure proceedings, guaranteeing deposits, modification of contractual clauses, late payment of amounts due to the Bank, updating data;

j) *carrying out mandatory audit tasks*

3.3. pursuing the Bank's legitimate interests, thus:

a) *performing consolidated supervision at the level of the Guaranteed group identified below in point 5* (e.g. analysis of the financial situation of the entities in the group, identification of risks related to the group's activities, etc.);

b) *the use of data for statistical purposes*, provided that they are pseudonymised;

c) *collection of outstanding amounts due to the Bank through debt collection companies;*

d) *handling of complaints/requests from Data Subjects* that fall outside the scope of legal obligations;

e) *communicating with the Data Subject, including by sending notifications and/or information necessary for the contractual/business relationship*, for example, but not limited to notifications regarding amounts due, late payment of amounts due to the Bank, notifications regarding payment information (RNPM fees, insurance premiums, etc.);

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f) *prevention of fraud and resolution of possible complaints through video surveillance of bank machines and monitoring of the behavior of the Data Subject manifested in the business/contractual relationship with the Bank;*

g) *to assess the quality and improve the Bank's services and products, to develop new products and services,* including actions to check the satisfaction of the Data Subjects;

h) *for the establishment, exercise or defence by the Bank of a right in court.*

The 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 fulfilment by the Bank of certain legal obligations, so that, without processing the Data, the Bank will not be able to conclude those contracts and provide the related services, respectively it may terminate the contractual relationship concluded with the Data Subject.

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

a) *direct marketing (commercial communications of any kind), including profiling in connection with direct marketing (e.g. based on bank products/services owned/used, account/card transaction history, data resulting from the use of applications made available by the Bank; e.g. creating personalised offers based on transaction and demographic data; etc.),* in accordance with the options expressed by the Data Subject in the Bank's forms, which agreement and options may be changed by the Data Subject at any time by a request to the Bank.

In the case of processing based on consent, the Data Subject has the right to withdraw his/her consent at any time, without affecting the lawfulness of processing carried out on the basis of consent prior to the withdrawal of consent.

In the event that, the Data Subject will express his/her option for the Bank to interrogate the data registered to/generated by the Credit Bureau SA on his/her behalf for the purpose of formulating and addressing personalized offers, the Data Subject acknowledges the following information:

The Credit Bureau administers the Credit Bureau System in which personal data is processed in connection with the credit activity carried out by the Participants (credit institutions, non-bank financial institutions, insurance companies and debt collection companies), for the purpose of carrying out a responsible credit activity, in order to protect, facilitate access to credit and prevent over-indebtedness of the persons concerned, to comply with the legal framework for assessing creditworthiness and reducing credit risk, and to prevent the use of the financial-banking system for unlawful activities;

In the process of profiling 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, in order to verify whether you fall within the level of indebtedness established by law and whether you have the capacity to repay the loan. In order to obtain the Credit Report, *"Garanti Bank SA"* will send to the Credit Bureau your name, surname and personal number code. These profiles do not imply exclusively automatic decisions.

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

The Bank and other Participants use the FICO® Score from the Credit Bureau for the purpose of reducing the credit risk associated with a borrower/potential borrower**.** The Credit Bureau FICO® Score is a number between 300 and 850, obtained through a statistical process that processes the information registered by Participants in the Credit Bureau System and indicates the likelihood that the person concerned will pay their instalments on time in the future. The main reasons for the FICO® Score decrease at the Credit Bureau are displayed as reason codes.

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

a) *the classification of the Targeted Person in a risk category in order to comply with the legislation on prevention and combating money laundering and terrorist financing (e.g.: Law 129/2019)* - by means of a dedicated application, prior to the initiation of the business relationship, as well as periodically during the business relationship, the Bank automatically and/or partially automatically assigns to the Data Subject a score indicating its risk class, and the Bank may refuse to conduct / decide to terminate the business relationship with the Data Subject in case of a risk deemed unacceptable by the Bank; this processing allows the Bank to manage the risk of money laundering and terrorist financing, and the score is the result of the use of relevant criteria for the Bank in its Client knowledge activity (e.g. purpose and nature of the business relationship, activity profile, source of funds, level of assets, 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/her point of view and to challenge the decision, as detailed below in section 7.8 "My Rights".

In the event that these automated processes identify inconsistencies between the information provided, the Bank will conduct checks through its employees and, if necessary, the Bank may request that you resume the enrolment/update/identification process in one of the Bank's units.

5. RECIPIENTS OR CATEGORIES OF RECIPIENTS. Personal data of the Bank's Clients may be transmitted in accordance with the GDPR principles, based on the applicable legal grounds depending on the situation and only under conditions that ensure full confidentiality and data security, to categories of recipients, such as, but not limited to: a) entities that are part of the Garanti group (all affiliated entities, as well as all direct and indirect shareholders of GARANTI BANK S.A.), formed, at this date, by: Garanti Holding B.V. and G Netherlands B.V. (Netherlands), Banco Bilbao Vizcaya Argentaria S.A. (Spain), Ralfi IFN S.A., Motoractive IFN S.A., Motoractive Multiservices S.R.L. (Romania), b) Turkyie Garanti Bankasi A.S. (and any of its legal successors), a Turkish company, indirect shareholder of the Bank, which manages the Bank's IT system; c) the Bank's service providers/collaborators/contract/business partners, in Romania or abroad (including those providing outsourced services, performed for and on behalf of the Bank), for activities such as notification, archiving, commercial communications, Client relations services, credit/insurance intermediaries, brokers, agents, mail and courier, auditors; market research organizations, online/payment platforms, interbank/international payment execution/clearing (e.g.: Funds Transfer and Settlement Company - Transfond S.A., national system for payments in lei ReGIS offered by the NBR, SWIFT, correspondent/fund recipient banks, international card organizations, payment processors, etc.), conclusion of contracts/insurance policies, debt recovery, payment services, other financial-banking institutions, etc.; d) competent authorities/institutions, courts of law, police, prosecution offices, enforcement bodies, the National Office for the Prevention and Combating of Money Laundering (O.N.P.C.C.S.B.), tax authorities, notary publics, banking supervisory and control authorities, etc.; e) the legal/ conventional representatives of the Data Subject and the persons indicated/ mandated by the Data Subject (e.g. other financial-banking institutions, payment service providers, etc.).

When using the services of SWIFT (Society for Worldwide Interbank Financial Telecommunication), which is a data controller, a transfer of Personal Data takes place from the territory of a Member State of the European Union (Romania) to SWIFT's operational centres in Belgium and the United States of America (USA). The SWIFT operational centre in the USA is subject to US law and the competent

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authorities in the USA have the right to request access to the Personal Data stored in the SWIFT operational centre for a specific and limited purpose, namely for the prevention of money laundering and the fight against terrorist financing.

For the transfer to Turkey, the Bank provides adequate guarantees within the meaning of Article 46 para. (2) lit. c) of the GDPR, i.e. it has concluded with Turkyie Garanti Bankasi A.S. European standard clauses as approved by the European Commission by Decision 2010/87/EU or any other act replacing it.

For the above purposes, the Bank may transfer Personal Data abroad in accordance with the provisions of the EU Regulation 2016/679, and further information on the guarantees offered can be obtained by emailing dpo@garantibbva.ro.

6. PERSONAL DATA STORAGE PERIOD/ CRITERIA USED TO DETERMINE THE PERSONAL DATA STORAGE PERIOD:

6.1. if the Data Subject initiates and carries out a business relationship with the Bank (e.g. by entering into a contract, using/accessing a banking product/service/appointing as an authorised representative of a Client of the Bank), Personal Data will be stored for the duration of the contractual/business relationship and for a maximum period of 10 years, taking into account:

a) the provisions of the banking legislation on Client knowledge, prevention of money laundering and terrorist financing, 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 extension for another 5 years if it is necessary to extend the period for the purposes mentioned above;

b) the provisions of the Fiscal Procedure Code, according to which the list of holders who open/close bank/payment accounts, the persons who have the right to sign for the accounts opened thereto, the persons who claim to act on behalf of the client, the real beneficiaries of the holders of account, together with the identification data provided for in art. 15 para. (1) from Law no. 129/2019 or the unique identification numbers assigned to each person/entity, as the case may be, as well as the information regarding the IBAN number and the date of opening and closing for each individual account, are kept for a period of 10 years from the date of termination of the business relationship with the customer or from the date of the occasional transaction;

c) the provisions of the Accounting Act, according to which the supporting documents underlying the entries in the financial accounts are kept for 5 years, calculated from July 1 of the year following the end of the financial year in which they were drawn up;

d) the provisions of the applicable national legislation in the field of electronic signature, which require that providers issuing digital certificates keep the information on a qualified certificate for a period of at least 10 years after the expiry date of the certificate;

e) the need to defend/preserve the Bank's rights in a possible dispute arising from the contractual/business relationship with the Bank;

6.2. if the discussions/ negotiations between the Data Subject and the Bank do not result in a transaction/ conclusion of a contract/ use/ access to a banking product/ service, the Personal Data processed up to that moment will be stored for a period of 5 years from the date of the application for opening an account/ application for issuing an additional card for an authorized user/ transaction, taking into account the provisions of the banking legislation on Know Your Client, prevention of money laundering and terrorist financing and the need to defend/ preserve the Bank's rights in a possible dispute;

6.3. Video recordings are stored for a period of 20 days from the date of recording, in accordance with the provisions of the legislation on the security of objectives, goods, values and protection of persons;

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6.4. for archiving purposes under the National Archives Act and for processing Personal Data for statistical purposes, Personal Data may be stored for longer periods than indicated above;

6.5. the processing of Personal Data for marketing purposes will cease following the withdrawal of the consent granted to the Bank for this purpose.

6.6. We will not keep your personal data longer than necessary and will only process it for the purposes for which it was obtained.

7. THE RIGHTS OF THE DATA SUBJECT, as provided in Articles 15-22 of the GDPR, are as follows:

7.1. right of access - the Data Subject has the right to obtain from the Bank a confirmation as to whether or not it processes Personal Data concerning him or her and, if so, access to certain information and to that Data, by providing a copy of the Personal Data being processed;

7.2. the right to rectification - the Data Subject has the right to request and obtain rectification of inaccurate Personal Data concerning him or her and/or to obtain completion of Personal Data that are incomplete, including by providing a supplementary statement;

7.3. the right to erasure of data ("right to be forgotten") - The Data Subject has the right to obtain the erasure of Personal Data concerning him or her without undue delay, and the Bank is bound to erase it without undue delay in the following cases:

a) Personal data are no longer necessary for the purposes for which they were collected or processed;

b) The Data Subject withdraws his/her consent on the basis of which the processing takes place and there is no other legal basis for the processing;

c) The Data Subject objects to the processing and there are no legitimate grounds for objecting to the processing;

d) The Data Subject objects to the processing of Personal Data for direct marketing purposes;

e) Personal data was processed illegally;

f) Personal data must be deleted to comply with a legal obligation of the Bank.

The bank will not be able to comply with the deletion request in the following situations, i.e. 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)to establish, exercise or defend a right in court.

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

a) The Data Subject disputes the accuracy of the Data processed and the restriction will operate for a period that allows the Bank to verify the accuracy of the Data;

b) the processing is unlawful, and the Data Subject is entitled to have the Personal Data erased and to request instead that it be restricted;

c) The Bank no longer needs the Personal Data for processing purposes, but the Data Subject requests them for the establishment, exercise or defence of a legal claim;

d) The Data Subject has objected to the processing of the Data, and the restriction will operate/apply for the period of time during which it is verified whether the legitimate rights of the Bank prevail over the rights of the Data Subject.

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7.5. the right to data portability - the Data Subject has the right to receive the Personal Data concerning him/her that he/she has provided to the Bank in a structured, commonly used and machine-readable format and to transmit it to another controller if:

a) the processing of Personal Data is done on the basis of consent or contract and

b) 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/her particular situation, to the processing of his/her Personal Data based on the legitimate interest of the Bank; the Bank will no longer process the Personal Data, unless it demonstrates that it has legitimate and compelling reasons justifying the processing which override the interests, rights and freedoms of the Data Subject or that the purpose of the processing is the establishment, exercise or defence of legal claims.

7.7. the right to withdraw consent to process Personal Data - the Data Subject may exercise this right at any time, free of charge; withdrawal of consent does not affect the lawfulness of the processing carried out on the basis of consent prior to its withdrawal.

7.8. the right to obtain human intervention on the part of the Bank, to express his/her point of view and to contest the decision taken by the Bank and based solely on automatic processing, including profiling, which produces legal effects concerning the Data Subject.

All the above rights, including the withdrawal of consent, may be exercised by sending/submitting a request to GARANTI BANK S.A., 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 the e-mail address dpo@garantibbva.ro, providing sufficient data allowing the identification of the Data Subject by the Bank.

7.9. the right to lodge a complaint with a supervisory authority - if he/she considers that the processing of Personal Data violates the GDPR, the Data Subject has the right, in accordance with Article 77 of the GDPR and without prejudice to any other administrative or judicial remedy, to lodge a complaint with the National Supervisory Authority for Personal Data Processing (A.N.S.P.D.C.P.), located at 28-30 G-ral. Gheorghe Magheru Blvd., 1st District, postal code 010336, Bucharest; more details can be found at www.dataprotection.ro.

You can consult at any time on the Bank's website (www.garantibbva.ro, *section Processing of personal data*) **information on the processing of personal data.**

More details about the processing carried out by the Credit Bureau can be found on the website www.birouldecredit.ro, section Legal Framework.

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By signing this document, I, the undersigned ....., Personal Numerical Code ....., expressly state that I have been informed by the Bank and I am aware of the processing of Personal Data as described above; in this regard, I confirm that I have received a copy of this INFORMATION NOTE.

Date _____

Signature of the Data Subject _____