

<b>Client:</b>		<b>NIP or RADICAL</b>												
<b>Personal Data Controller</b>	<p>Credit Agricole Bank Polska S.A. ("<b>Bank</b>") registered at ul. Legnicka bud. 48 C-D, 54-202 Wrocław</p> <p>Biuro Informacji Kredytowej S.A. ("<b>BIK</b>") seated at ul. Zygmunta Modzelewskiego 77A, 02-679 Warszawa. BIK will become the personal data controller if it receives the data from the Bank as set out in Article 105.1(1)(c) and Article 105.4 of the Banking Act of 29 August 1997 (hereinafter: "the Banking Act").</p> <p>Furthermore, data is also controlled by us jointly with Crédit Agricole S.A. (CASA) headquartered in France, 12 place des États-Unis, 92545 Montrouge. In this way we, as a group of companies, fulfil our obligations to prevent money laundering and terrorist financing. We have agreed with CASA that we, the Bank, will fulfil our duties to provide information to you and your representatives and ensure that you can exercise your rights. Notwithstanding our arrangements, anyone may exercise their rights against us and CASA. For details see the section: Personal data protection rights.</p>													
<b>Contact Details of Personal Data Controllers and Data Protection Officers</b>	<p><b>Bank:</b></p> <ol style="list-style-type: none"> <li>electronically: <ul style="list-style-type: none"> <li>via the <i>Poczta CA24 Biznes</i> ("CA24 Business Mail") mailbox available in the <i>CA24 Biznes</i> electronic banking system,</li> <li>via the contact form available at <a href="http://www.credit-agricole.pl/kontakt/e-mail">www.credit-agricole.pl/kontakt/e-mail</a>.</li> </ul> </li> <li>by phone: <ul style="list-style-type: none"> <li>with the Bank employee in charge of the relationship with the Client,</li> <li>801 70 65 50 (call charge as per local call unit),</li> <li>+48 71 799 71 49 (from abroad and from mobile phones).</li> </ul> </li> <li>by traditional mail: <ul style="list-style-type: none"> <li>to the Corporate Center: Business Garden, V p. ul. Żwirki i Wigury 18a 02-092 Warszawa,</li> <li>to the Bank's registered address: ul. Legnicka 48 bud. C-D, 54-202 Wrocław.</li> </ul> </li> </ol> <p><b>BIK:</b></p> <ol style="list-style-type: none"> <li>electronically: <ul style="list-style-type: none"> <li>e-mail: <a href="mailto:kontakt@bik.pl">kontakt@bik.pl</a>,</li> </ul> </li> <li>by traditional mail: <ul style="list-style-type: none"> <li>to: Centrum Obsługi Klienta BIK S.A., 02-676 Warszawa, ul. Postępu 17A.</li> </ul> </li> </ol> <p><u>Data Protection Officer's contact details:</u></p> <p><b>Bank:</b></p> <ol style="list-style-type: none"> <li>electronically: <ul style="list-style-type: none"> <li>e-mail: <a href="mailto:IOD@credit-agricole.pl">IOD@credit-agricole.pl</a>,</li> </ul> </li> <li>by traditional mail: <ul style="list-style-type: none"> <li>to the address of the Bank's registered office, attention: 'Inspektor Ochrony Danych' [Data Protection Officer].</li> </ul> </li> </ol> <p><b>BIK:</b></p> <ol style="list-style-type: none"> <li>electronically: <ul style="list-style-type: none"> <li>e-mail: <a href="mailto:iod@bik.pl">iod@bik.pl</a>,</li> </ul> </li> <li>by traditional mail: <ul style="list-style-type: none"> <li>to: Inspektor Ochrony Danych, Centrum Obsługi Klienta BIK S.A., 02-676 Warszawa, ul. Postępu 17A.</li> </ul> </li> </ol> <p>You can contact the Data Protection Officer in particular in cases that are related to potential irregularities in the process of personal data processing.</p>													
<b>Objectives and legal grounds for data processing</b>	<p><b>Bank:</b></p> <ol style="list-style-type: none"> <li>Consent (legal basis: Article 6.1(a) of the GDPR), i.e.: <ul style="list-style-type: none"> <li>carrying out direct marketing of products and services of third parties</li> </ul> </li> <li>Conclusion and performance of an agreement (legal basis: Article 6.1(b) of the GDPR), i.e.: <ul style="list-style-type: none"> <li>conclusion and performance of an agreement with the Bank</li> </ul> </li> <li>Fulfilling our legal obligations (legal basis: Article 6.1(c) of the GDPR), i.e.: <ul style="list-style-type: none"> <li>preventing crime, including bank loan fraud, which is our duty under Article 106(a) and 106(d) of the Banking Act,</li> <li>fulfilling duties related to reporting for tax purposes: the duty arises from the regulations concerning the improvement of international tax compliance and the implementation of FATCA and the Act on Tax Information Exchange with Other Countries,</li> <li>applying our adopted accounting principles, which is our duty under the provisions of the Accounting Act.</li> </ul> </li> <li>Pursuing our legitimate interests (legal basis: Article 6.1(f) of the GDPR), i.e.: <ul style="list-style-type: none"> <li>complying with the requirements of such regulatory bodies as the Polish Financial Supervision Authority (KNF), the European Central Bank, the European Banking Authority,</li> <li>carrying out direct marketing of our own products and services, running promotional campaigns, special offers, competitions or lotteries,</li> <li>pursuing our internal administrative objectives, which include producing statistics and reports for our internal use and for the purposes of the group the Bank belongs to,</li> </ul> </li> </ol> <p><b>Bank, BIK</b></p> <ol style="list-style-type: none"> <li>Fulfilling legal obligations (legal basis: Article 6.1(c) of the GDPR), i.e.: <ul style="list-style-type: none"> <li>fulfilling legal obligations related to banking operations, including credit capacity assessment and credit risk analysis, including the use of profiling.</li> </ul> </li> <li>Pursuing legitimate interests (legal basis: Article 6.1(f) of the GDPR), i.e.:</li> </ol>													

	<ul style="list-style-type: none"> <li>examining complaints and seeking claims.</li> </ul> <p><b>Bank and CASA</b></p> <p>1. Fulfilling our legal obligations (legal basis: Article 6.1(c) of the GDPR), i.e.:</p> <ul style="list-style-type: none"> <li>performing obligations connected with countering money laundering and terrorist financing: the duty arises from Article 8-9k of the Act on Countering Money Laundering and Terrorist Financing,</li> </ul> <p><b>BIK:</b></p> <p>1. Fulfilling legal obligations (legal basis: Article 6.1(c) of the GDPR), i.e.:</p> <ul style="list-style-type: none"> <li>to be able to apply internal methods and other methods and models referred to in Article 105a.4 of the Banking Act: the relevant provision of the Banking Act constitutes grounds for personal data processing.</li> </ul> <p>2. Pursuing legitimate interests (legal basis: Article 6.1(f) of the GDPR), i.e.:</p> <ul style="list-style-type: none"> <li>for statistics and analyses, which do not result in the generation of personal data, and the result of such statistics and analyses are not used for the purposes of taking decisions concerning specific natural persons</li> </ul>
Processed data categories	<p><b>Bank, BIK and CASA</b></p> <ul style="list-style-type: none"> <li>Identification data: PESEL/NIP numbers, name, surname, identity card details, surname at birth, mother's maiden name, father's and mother's first names, date of birth, place of birth, nationality,</li> <li>Address and contact details.</li> </ul> <p><b>Bank</b></p> <ul style="list-style-type: none"> <li>Socio-demographic data: information on employment or business activity, education, income and expenses, marital status, number of people in the household, matrimonial property regime,</li> <li>data concerning the commitment: the source of commitment, the amount and currency, the account number and balance, the date the commitment arose, the terms of repayment, the purpose of financing, the type and the object of collateral, repayment history, the balance of debt arising from the commitment as at the termination date, the termination date, the reasons for default or delay referred to in Article 105a.3 of the Banking Act, the reasons for termination of the commitment, information on consumer's bankruptcy, credit decision and data concerning loan applications.</li> </ul>
Data storage	<p><b>Bank and CASA</b></p> <ul style="list-style-type: none"> <li>until the expiry of the obligation to store data resulting from the law in force, including the obligation to store accounting documents related to Agreements concluded with the Bank;</li> </ul> <p><b>Bank</b></p> <ul style="list-style-type: none"> <li>until an objection to the processing of data is raised;</li> <li>until the consent to data processing is cancelled</li> </ul> <p><b>Bank, BIK</b></p> <ul style="list-style-type: none"> <li>until the claims become time-barred.</li> </ul> <p><b>BIK</b></p> <ul style="list-style-type: none"> <li>throughout the duration of your commitment for the purposes of performance of banking operations, including credit capacity assessment and credit risk analysis, while after the termination of the commitment, the data may be stored only if you grant your consent or when the conditions referred to in Article 105a.3 of the Banking Act are met, but in any case not longer than for 5 years after the termination of the commitment, and in the case of data processed in relation to the enquiry sent to BIK, not longer than for 5 years from the date when the enquiry is made (such data may be disclosed to banks and other financial institutions for up to 12 months from the date when the enquiry is made),</li> <li>for the purposes of applying internal methods and other methods and models referred to in Article 105a.4 of the Banking Act throughout the time when the commitment is outstanding and for 12 years after its termination,</li> <li>for statistics and analyses: throughout the time when the commitment is outstanding and for 12 years after its termination, and in the case of data processed in relation to the enquiry sent to BIK, not longer than for 10 years from the date when the enquiry is made.</li> </ul>
Data recipients	<p><b>Bank:</b></p> <ul style="list-style-type: none"> <li>other entities in the group the Bank belongs to;</li> <li>other institutions authorised to grant loans under Article 105.4 of the Banking Act,</li> <li>business information offices referred to in Article 105.4a of the Banking Act,</li> <li>CASA</li> <li>public authorities, institutions or third parties authorised to require access to or receive personal data in accordance with applicable laws, e.g. Polish Financial Supervision Authority, General Inspector for Financial Information, National Tax Administration, Ministry of Finance,</li> <li>entities that provide consulting and audit services, such as audit firms;</li> <li>entities taking part in the processes required to carry out agreements concluded with the Bank's Clients, e.g. Krajowa Izba Rozliczeniowa S.A. (National Clearing House).</li> </ul> <p><b>Bank and BIK:</b></p> <ul style="list-style-type: none"> <li>entities processing personal data at the Bank's or BIK's request, including IT services providers – where such entities process data on the basis of outsourcing agreements concluded with the Bank or BIK, and exclusively in accordance with the Bank's or BIK's instructions;</li> <li>The PESEL Register or the Register of Identity Cards for the purposes of verifying the correctness of the personal data obtained.</li> </ul> <p><b>BIK:</b></p> <ul style="list-style-type: none"> <li>entities authorised to receive such data in accordance with the applicable laws, including the entities referred to in Article 105.4 and 105.4d of the Banking Act (e.g. other banks or credit institutions and their branches, credit bureaus, economic information offices).</li> </ul>
Data subject rights	<p><b>The Bank, BIK or CASA ensure that everyone may:</b></p> <ul style="list-style-type: none"> <li>access their data or receive a copy of their data,</li> <li>require that their data be rectified, erased or its processing limited,</li> <li>object to data processing done in the legitimate interest of the Bank,</li> <li>object to data processing for marketing purposes, including by means of profiling,</li> <li>cancel their consent (if one was given); however, the activities carried out before the consent is cancelled remain valid,</li> <li>transfer their personal data if it is processed based on their consent or on an agreement. The Bank will transfer the data to you on an appropriate carrier or to a designated entity in a structured, commonly used and machine-readable format. To learn more about how the Bank ensures that this right is observed, click <a href="http://www.credit-agricole.pl/rodo">www.credit-agricole.pl/rodo</a>,</li> </ul>

	<ul style="list-style-type: none"> <li>▪ file a complaint with the authority competent for the protection of personal data.</li> </ul>
Information on profiling	<p>The Bank creates a profile using data provided by you and other data controllers, and data collected based on your behaviour.</p> <p>We use profiling in order to:</p> <ul style="list-style-type: none"> <li>▪ fulfil our legal obligations by: <ul style="list-style-type: none"> <li>– ensuring that all funds deposited with us and transactions we conduct are secure;</li> <li>– assessing creditworthiness and analysing credit risk,</li> <li>– preventing our being exploited for criminal purposes;</li> <li>– preventing the sale of products and services that are not suitable for your needs,</li> <li>– monitoring the quality of repayment of the granted loans for the purposes of risk management;</li> </ul> </li> <li>▪ conclude or perform the agreement by: <ul style="list-style-type: none"> <li>– delivering personalised electronic banking services;</li> </ul> </li> <li>▪ pursue the Bank's legitimate interest by: <ul style="list-style-type: none"> <li>– tailoring our communications to your preferences;</li> <li>– classifying you into specific customer groups,</li> <li>– carrying out direct marketing of products and services.</li> </ul> </li> </ul> <p><b>We and CASA</b> use profiling to prevent money laundering and terrorist financing.</p>
Automated decision making	<p>The Bank takes decisions automatically when assessing the risk of money laundering, terrorism financing and other frauds against the predefined economic, geographical, behavioural and activity criteria. The assessment ends with an automatic qualification of a client to one of the groups of risk,</p>
Information on the transfer of data to third countries	<p>We transfer personal data to entities in third countries, outside the European Economic Area, which includes the European Union countries, Iceland, Norway, and Lichtenstein. The Bank can do so if:</p> <ul style="list-style-type: none"> <li>▪ such countries guarantee at least the same level of data protection as that required in the European Union;</li> <li>▪ international money transfers are executed via SWIFT, which means that US government administration authorities may get access to relevant personal data</li> <li>▪ in its agreements with entities in such countries the Bank has applied solutions provided by the law or if such transfers of data are approved by a body supervising personal data protection.</li> </ul>
Information on providing data on mandatory or voluntary basis	<p><u>Information on providing data on mandatory or voluntary basis:</u></p> <p>Providing data for the purposes of execution and performance of an agreement with the Bank is voluntary, but if you do not provide them, the Bank will not be able to conclude any agreement with you and perform it.</p>
<p><b>For more information about personal data processing, see also:</b> <a href="http://www.credit-agricole.pl/rodo">www.credit-agricole.pl/rodo</a>.</p>	