

PRIVACY NOTICE

Who is the controller of your data?

- Your data is controlled by **Credit Agricole Bank Polska S.A. (the Bank, we)** headquartered in Wrocław (54-202), ul. Legnicka 48, bud. C-D.

Your 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, you may exercise your rights against us and CASA. For details see the section: "Your personal data protection rights".

How you can contact the data controller or data protection officer

You can contact us:

- electronically – via CA24 e-Bank mailbox or via the contact form available at www.credit-agricole.pl/kontakt/e-mail;
- by letter at Credit Agricole Bank Polska S.A. 54-202 Wrocław, ul. Legnicka 48 bud. C-D.

You can contact our data protection officer:

- by email at IOD@credit-agricole.pl;
- by letter at Inspektor Ochrony Danych, Credit Agricole Bank Polska S.A., 54-202 Wrocław, ul. Legnicka 48 bud. C-D.

You can contact our data protection officer in particular regarding any irregularities in the processing of personal data.

Your personal data protection rights

We and CASA undertake to ensure you have the right to:

- access your data or receive a copy of your data;
- request that your data be corrected or deleted or that the processing of your data be restricted;
- object to your data being processed in the legitimate interests of the Bank;
- object to the processing of personal data for marketing purposes, including profiling;
- withdraw your consent to data processing; however, withdrawing your consent will not affect the validity of how we have processed your personal information up to that point;
- transfer your personal data if it is processed based on your consent or based on an agreement;
- file a complaint with the President of the Personal Data Protection Office, who is the authority competent for the protection of personal data in Poland.

Purposes for which we can process your data and our legal basis for doing so

We can process your data in order to:

- enter into a contract with you and to perform such a contract (legal basis: Article 6.1(b) of the GDPR);
- fulfil our legal obligations (legal basis: Article 6.1(c) of the GDPR), namely:
 - prevent crime, including bank loan fraud, which is our duty under Article 106(a) and 106(d) of the Banking Act;
 - apply our adopted accounting principles, which is our duty under the provisions of the Accounting Act;
 - gather information concerning your business activities and assess the risks involved in doing business with you, which are our duties under Articles 6a-6d of the Banking Act and Articles 81a-81d of the Act on Trading in Financial Instruments;

- comply with the requirements of such regulatory bodies as the Polish Financial Supervision Authority (KNF), the European Central Bank, the European Banking Authority;

- pursue our legitimate interests (legal basis: Article 6.1(f) of the GDPR), namely:
 - carry out direct marketing of our own products and services, run promotional campaigns, special offers, competitions or lotteries;
 - pursue our internal administrative objectives, which include producing statistics and reports for our internal use and for the purposes of the group;
 - process complaints, determine claims and pursue or defend them;
 - sell receivables;
 - ensure the safety and security of staff and the property of the Bank, including by using surveillance located on the Bank's premises;
 - ensure security with regard to tasks entrusted to you, including in particular preventing any unauthorised conduct;
 - check whether you appear on any international sanctions lists;
- process your data for other purposes to which you have consented (legal basis: Article 6.1(a) of the GDPR).

We and CASA can process your data in order to:

- fulfil our legal obligations (legal basis: Article 6.1(c) of the GDPR), namely:
 - prevent money laundering and terrorist financing.

What data we process

We process data relating to:

- your location;
- you behaviour, preferences, online identifiers;
- your image and voice, i.e. audiovisual data such as video surveillance recordings and phone call recordings;
- confirmation that you have no criminal record to the extent permitted by the Act on the Principles of Obtaining Information on the Criminal Records of Job Applicants and the Employees of Financial Sector Entities

We and CASA may process the following data:

- data that identifies you, such as:
- your address and telephone contact details, and socio-demographic data, such as information about your employment or business activities;
- data that identifies our client, client's or owner's representative, or data that shows who controls our client.

How we collect the data we process

We collect data from the following sources:

- first of all from you or your representatives;
- from other data controllers such as BIK (credit bureau), other banks, credit reference agencies, other companies in our group, entities who have received your consent to share your data;
- from individuals or entities you control or own;
- from public sources, such as: the Central Register of Business Activities, the National Court Register, similar sources in other countries, and Monitor Sądowy i Gospodarczy (the government gazette);
- from privately owned entities which collect and make available information about businesses.

CASA gets your data from us.

How long we keep your data

We will retain your data:

- until we are no longer required by the law to retain the data;
- until you object to your data being processed for marketing purposes or until we have achieved our legitimate-interest purposes;
- until you withdraw your consent.
- until claims are time barred;

CASA will store your data until they are no longer legally required do so.

Who we share data with

Within the organisational structure of the Bank your data will only be available to our authorised personnel and only to the extent necessary. The Bank may also disclose your data to third parties, including:

- entities contracted by the Bank to process personal data for the Bank, such as IT providers, archiving service providers, and other service providers who process data for the Bank;
- other banks, credit and payment institutions, payment system participants, investment firms, securities settlement participants;
- entities that provide consulting and audit services, such as audit firms;
- other entities in the group the Bank belongs to;
- entities we need to share your data with in order to perform your contract with the Bank;
- other banks, credit and payment institutions, payment system participants, investment firms, securities settlement participants, Biuro Informacji Kredytowej S.A. (credit bureau), credit reference agencies;
- CASA as a joint controller;
- entities you have consented to us sharing your data with.
- 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;
- entities taking part in the processes required to carry out agreements concluded with the Bank, e.g. Krajowa Izba Rozliczeniowa S.A. (National Clearing House).

When we transfer data to third countries

We may transfer your personal data to entities in third countries, outside the European Economic Area, which includes the European Union countries, Iceland, Norway, and Lichtenstein. We can do it provided that:

- such countries guarantee at least the same level of data protection required in the European Union;
- in our agreements with entities in such countries we have applied solutions provided by the law or if such transfers of data are approved by a body supervising data protection;
- you have consented to us transferring your data.

Why we use profiling

We create a profile for you using data provided by you and other data controllers and data collected based on your behaviour.

We use profiling in order to:

- fulfil our legal obligations by:
 - assessing risks involved in doing business with you;
 - ensuring all funds deposited with us and transactions we conduct are secure;
 - prevent our being exploited for criminal purposes;
- pursue our legitimate interests by:

- tailoring our communications to your preferences;
- carrying out direct marketing of products and services.

We and CASA use profiling to prevent money laundering and terrorist financing.

Automated decision making

Your personal data will not be processed automatically in a way that could result in automated decision making, including profiling.

Are you required to provide your data to us?

- Your data is provided on a voluntary basis, however, we need the data to enter into a contract with you and perform our legal obligations. Therefore, if you do not provide the data, we will not be able to enter into a contract with you and perform such a contract.
- The provision of your data for marketing purposes is voluntary.

Information about the processing of personal data is also available on our website at: www.credit-agricole.pl/RODO

Legal basis

GDPR – Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC (General Data Protection Regulation).