

Information on personal data processed by UniCredit Bulbank AD, according to EU Regulation 2016/679 (General Data Protection Regulation):

UniCredit Bulbank AD, UIC 831919536, having its seat and registered office at: Sofia, 7 Sveta Nedelya Square, bearing a license to perform banking activities issued by the Bulgarian National Bank by Order No RD22-2249/16.11.2009, is a controller.

To provide this service - issuing of a one-time electronic signature for the purpose of digital signing of documents in connection with banking services/products provided, UniCredit Bulbank AD, in cooperation with Namirial S.p.A., will process your personal data on a valid legal basis - subscribing to the service.

For the purposes specified hereinabove, the subject of processing will be personal data that will include, but will be not limited to: credentials (names, unique personal identifier or date of birth, identity document), contact details (such as e-mail, phone number, user name, password for use).

The bank will process your personal data **for the purposes** of performing banking activities and managing relationships with clients, before and/or during validity of concluded banking agreements. Should you apply for a credit product, the Bank will have to process your personal data for the purposes of assessing creditworthiness. Also, if you have given your consent, your personal data will be processed for direct marketing purposes by analysing information about your preferences and purchasing habits and promoting the products and services offered by the Bank. Your personal data may be processed to investigate your satisfaction and improve client service, unless you object to such processing. In order to control the activities of external services providers, for security and protection reasons, as well as for the prevention of fraud, information that constitutes personal data will be also processed. UniCredit Bulbank AD is under a statutory obligation to process your personal data for the purposes of preventing money laundering and financing of terrorism. According to the Measures against Money Laundering Act, to identify the person carrying out the operation, i.e. to process personal data from the identity document, including when the person is not its client. This processing will also include fulfillment of the statutory obligation to check and take a copy of the identity document, the operations being performed using legally permitted technical means. The data will be processed and stored for the period and purpose established in the Personal Data Protection Act. The Bank will be also obliged to process your personal data when you are a representative of a legal entity – a client of the Bank. Your personal data will only be processed for the purposes for which it was collected.

The Bank will process personal data should at least **one of the grounds** for processing is present, namely: consent provided by you; when you wish to conclude or if you have already concluded an agreement with the Bank; to comply with a statutory obligation; for the purposes of the legitimate interests of UniCredit Bulbank AD. If you do not provide your personal data, the Bank will not be able to provide you with the Service you wish to receive.

Where a statute so provides or if it stipulated in your agreement, UniCredit Bulbank AD may disclose personal data to various **categories of recipients**:

- public authorities, institutions and establishments, auditors supervising the Bank's activities or compliance with a law applicable to the Bank or the data subjects. Such can be, for example, the Bulgarian National Bank, the Financial Supervision Commission, the Commission for Personal Data Protection, the National Revenue Agency, the State Agency for National Security, the Ministry of Interior, the court, the prosecutor's office, etc.;
- of processors operating under supervision of the Bank (including persons providing assistance in connection with the service and collection of claims of the administrator);
- to persons related to the Bank, including UniCredit Group companies, where there are justified legitimate interests of UniCredit Bulbank AD. In various processes related to direct marketing, connectivity assessment, maintenance and management of information systems (such as the current platform for digital signing of documents), regulatory reporting, sale of products and services, etc., UniCredit Bulbank AD and the Bank's subsidiaries in Bulgaria (UniCredit Consumer Financing, UniCredit Leasing, UniCredit Insurance Broker, UniCredit Fleet Management) may act as joint administrators and jointly determine the purposes and means of personal data processing;
- to third parties where there is a valid legal basis for the disclosure;
- where transferring (assigning) the receivables to third parties, subject to compliance with the requirements of the current legislation in the country.

As a rule, UniCredit Bulbank AD will **not transfer personal data to third countries** or international organisations. If this is still necessary, the provisions of the General Data Protection Regulation will be observed. Such a transfer will take place, for example, where it is necessary for the conclusion and execution of an agreement between you and the Bank. Such are the cases where you wish to make a money transfer abroad. You can use the Bank's telephone numbers or contact form (available on our site) to obtain information about the applicable guarantees for protection of your personal data and terms and conditions for data transfer.

UniCredit Bulbank AD will process your personal data within **the time periods** established by the regulatory supervisory authorities and the current legislation in the country. Personal data for which there is no express statutory/supervisory storage obligation will be deleted after achieving the purposes for which the personal data was collected and processed.

For certain categories of credit products (for example, those having a pre-approved limit), you may be subject to automated decision-making, including profiling, when assessing your creditworthiness. This type of decision-making will be necessary to conclude the agreement. For this purpose, various checks will be carried out in the Bank's databases and in the country's official registers, which result into the decision based on pre-set criteria. You may receive an offer for this type of product if you have previously given your consent to the processing of your personal data for direct marketing purposes. The decision whether to accept the offer will be entirely yours.

We inform you that according to the General Data Protection Regulation, you are entitled to request access to correct, delete or restrict the processing of your personal data, as well as the right to data portability. You are entitled to object to processing based on legitimate interest. If consent has been given for a specific purpose, you may withdraw it at any time without affecting the lawfulness of the processing before its withdrawal.

You can get more information about the personal data that UniCredit Bulbank AD processes on the Bank's website, www.unicreditbulbank.bg, section "Personal data protection", as well as at a bank branch // center convenient for you.

You can contact the Personal Data Protection Officer of UniCredit Bulbank using the following contact details: **DPO@UniCreditGroup.BG**, 7 Sveta Nedelya Square, Sofia 1000, Bulgaria.

If you believe that your rights as regards processing of personal data have been violated, you may file a complaint with the Commission for Personal Data Protection.