

Information Notice for the processing of personal data

(“Information Notice”)

UniCredit Bank S.A. (the "Bank" or "Data Controller"), a company administered in a two-tier system, having its legal seat in Romania, Bd. Expoziției no. 1F, Bucharest, District 1, registered with the Trade Register under no. J40/7706/1991 and with the Bank Register under no. RB-PJR-40-011/18.02.1999, sole registration code 361536, fiscal attribute RO, subscribed and paid-in registered capital of RON 455,219,478.30, as Personal Data Controller, **processes your personal data (“Personal Data”) in good faith and for the achievement of purposes specified in the present Information Notice**, according to the provisions of Regulation (EU) no. 679 dated 27 April 2016 on the protection of natural entities on the processing of personal data and the free movement of such data and for the abrogation of Directive 95/46/CE (the "Regulation").

These personal data belonging to you as our client and as Data Subject, were provided to the Bank by you upon the execution of the agreement with UniCredit Bank and/or of an insurance policy and/or on the date of filing an application for the provision of services by the Bank and/or throughout the performance of our contractual / business relationship and / or by a third party payment service provider that you contracted.

1. Personal Data processed by the Bank are:

- name and surname, pseudonym, mother's name before marriage, customer code, CNP (or portions thereof in the case of authentication procedures) or NIF (fiscal identification number), as the case may be;
- date and place of birth, gender, citizenship, marital status, Identity card/ Passport serial and number, other data from the civil status documents, jurisdiction of tax residence;
- address (domicile / residence / correspondent address), telephone / fax number, e-mail address;
- professional situation, occupation, position, job;
- source of funds, data on the beneficial owner, proxies, economic and financial situation, data on assets held;
- banking data, including on purchased banking products and banking transactions, data on liquidity; data on the area of risk management / data modelling such as general data (bank / customer account identifier), socio-demographic data (e.g. studies, profession), limits and durations of loans granted, existing balances of loans granted, outstanding amounts, information on restructuring / blocking of accounts (e.g. garnishment), risk class;
- part of a group of connected clients; in this case, the Bank processes the following Personal Data provided by you: the name, surname and PIN of the natural persons who are part of the group of connected clients and who have an exposure to the Bank or a current account opened with the Bank;
- data on health status, necessary for the provision of specific insurance services, if applicable;
- political exposure, if applicable, and public office held, information on allegations, investigations and acts such as the name of the act, the sanction applied (e.g. convictions, related measures), the duration of the sanction, the authority that applied the sanction, the status of the file and others similar data (for reasons related to compliance with legislation on preventing and combating money laundering and terrorism financing and, respectively, the legislation on overcoming fraud and fraudulent conducts), the capacity of a publicly exposed person, according to the definition contained in Law no. 129/2019 for preventing and combating money laundering and terrorist financing, as well as for amending and supplementing normative acts, as this legal definition may be amended from time to time;
- data on international sanctions such as type and content of the sanction, competent authority, duration of the sanction, description of the good object of the sanction (eg: good category, value, location, data from the land book, authority responsible for implementing / monitoring the sanction, measures ordered on this good) and, insofar as international sanctions involve the processing of data on acts committed by the data subject, data such as the name of the act committed, the sanction applied and its duration, the competent authority, any other similar information may be processed, according to legislation on the implementation of international sanctions;
- signature, voice (e.g.: in case of calls registered with the Bank), image (e.g.: photo from identity documents, image captured by video surveillance cameras, located in the Bank's locations);
- if you opt for the video identification made by the Bank for your electronic signature service provider, the following will be processed: the frame (background) / environment in which the video call takes place, your image and voice, the content of the recorded video call, the content of any documents submitted by you on this occasion, the date of the video call, its duration and the like;
- if you opt for a remote interaction with the Bank's representatives for purposes such as presenting the Bank's services and products and those intermediated / promoted by the Bank, a process followed by their possible acquisition, by audio and / or audio-video means, will process: the image, your voice, the discussion, the framework / environment in which the discussion takes place (which can be recorded or not), the duration and date of the discussion and the like;

- *only to the extent that you will submit a loan application to Unicredit Consumer Financing IFN SA (“UCFin”), the Bank will be able to provide to UCFin data like the following in order (i) to be performed by UCFin the analysis of your eligibility for a financial product and (ii) to be performed the statistical modelling activity as provided by the Article 2 letter z for the present Information Notice: data on the credit relationship that the data subject has with the Bank such as: the maximum daily balance related to the last 3 months regarding all transactions on accounts (current and deposit / savings), total credit transactions related to the total amount of transactions related to the last month on accounts current; the number of months since the data subject is the client of the Bank (he was first registered as a client of the Bank); current account balance at the end of the month; the number of months since the current account was closed; the number of months since the last current account was opened; credit card limit; credit card usage for the last semester; credit card usage for the last quarter; data regarding the collection of receivables (collection stage / situation of each loan / exposure within the Bank); region code; information if the data subject transfers his / her salary income to the accounts opened with UniCredit Bank SA; the period in which the data subject had the salary income transferred to his accounts opened with the Bank, respectively the number of consecutive months, for the last 12 months; the total balance of all active loans without guarantees; the total balance of all active loans (guaranteed and unsecured); the total amount representing the next payment related to all active credits; the existence of any garnishments/other similar measures set-up over the bank accounts; other similar data;*
- *if you have contracted or will contract a loan from the Bank, data regarding the suspension of payment obligations to the Bank, according to the relevant legislation (such as the situations generated by the COVID-19 pandemic), information that will be communicated and processed in the Credit Bureau System;*
- *if you have contracted or will contract a loan from the Bank, relevant information that generates requests for suspension of payment obligations of the data subject to the Bank, according to law, such as: affecting own income and / or income related to the family of the data subject, directly or indirectly, by the serious situation generated by the COVID-19 pandemic compared to the level registered prior to the declaration of the state of emergency; the impossibility to honour the payment obligations related to the loan as a result of the intervention of one / more of the following causes, without being limited to them: entry of the data subject / family members in technical unemployment / members of his family, reduction of the salary of the data subject / members of his family, placement of the data subject in institutionalized quarantine or isolation at home, illness with COVID-19 and the like;*
- *the date, hour, minute, second of sending the various communications through any channel to the data subject, the content of these communications; the same data regarding the answers of the data subject to the communications sent by the Bank;*
- *calendar date (day, month, year) and time (hour, minute, second) related to the actions regarding the (strict) authentication of the data subject and, respectively, related to other operations, in order to execute the payment services, according to the applicable legislation;*
- *Online B@nking¹/ Mobile B@nking² username, also used to access the Virtual Mailbox, data regarding the token device – DIGIPASS³ (series) or Mobile Token (phone number, in order to activate the Mobile Token / Mobile B@nking applications), other data necessary to access and use these electronic payment instruments (identification / registration / authentication / login / authorization codes)⁴;*
- *data regarding the proxy / proxy of the data subject, the content and limits of the power of attorney and any other related data highlighted in the document attesting the power of attorney (e.g.: notarial power of attorney);*
- *data regarding the contact person (name, surname, landline / mobile phone and relationship with the client), in case you provided such data to the Bank;*
- *data regarding the electronic signature, the issuance of the digital (qualified) certificate in this respect;*
- *information used in the Bank's applications available to the data subject, necessary for their proper functioning (e.g.: Mobile Banking);*
- *other similar categories of personal data of the data subject from the Bank's records, regarding the contractual relationship with the Bank derived, mainly, from the signed contractual documentation and from the information collected by the Bank, from a legal obligation;*

¹ Online B@nking - Payment instrument with remote access based on an Internet banking computer solution

² Mobile B@nking - Remote access payment tool that is based on a mobile banking computer solution

³ Token device - DIGIPASS - It is a secure token device that allows access to Online B@nking

⁴ If you choose as method of authentication in Mobile B@nking / Mobile Token the using of the fingerprint or facial image, the Bank does not process the biometric data within the biometric system installed on your mobile device. These data are subject to the processing rules established and communicated through the respective device.

2. Purposes of Personal Data Processing. Legal grounds

- a)** entering into a contractual/ business relationship with the bank, based on your application for the supply of banking products, out of which we specify the opening of the bank account, term deposit opening, supply of Online B@nking and Mobile B@nking services, release of the debit card, of the token – DIGIPASS device, supply of the Info SMS service, supply of safe deposit box rental services, distribution of investment funds, bonds, structured deposits, according to your request, on the ground of article 6 (b) of the Regulation;
- b)** performance of the know-your-client review, risk analyses, respectively for the reporting of suspicious transactions, on the ground of article 6 (1) (c) of the Regulation, respectively for the observance of a legal obligation, corroborated with the know-your-customer legislation in order to prevent money laundering and funding of terrorism - NBR Regulation no. 2/2019 on the prevention and combating of money laundering and terrorism financing and Law no. 129/2019 for the prevention and sanctioning of money laundering and terrorism financing, as well as for the modification and completion of some normative acts; this category also includes the personal data of customers obtained by the Data Controller from other entities within the Group, in order to prevent and combat money laundering and terrorist financing according to the Law no. 129/2019 such as: contact details (email address, phone and home address), data from the identity documents and copies of these documents, the information and documents related to the risk analysis according to the Law no. 129/2019 and the normative acts issued in its execution, etc. Thus, the obtainment by the Data Controller in this way of the data subject updated information may also lead to the updating of the similar data existing in the records of the Data Controller, if the latter are different;
- c)** in order to make reports to state institutions, on the grounds of article 6 (1) (c) of the Regulation and of the applicable special legislation, respectively for the performance of activities related to the inspections of authorities such as ANAF (*National Authority for Fiscal Administration*), ANPC (*National Authority for Consumer Protection*), BNR (*National Bank of Romania*), ANSPDCP (*National Supervisory Authority for Personal Data Processing*), etc.;
- d)** for the collection of debts/recovery of debts owed to the Bank, according to executed agreements and to the legitimate interest of the Bank to recover the receivables related to the contractual relationship with you, on the ground of article 6 (1), (b) and (f) of the Regulation;
- e)** foreclosure of amounts owed as well as administration of garnishments and sequestrations, on the ground of article 6 (1) (c) of the Regulation and of the Civil and Criminal Procedure Codes;
- f)** making of reports within UniCredit Group⁵, which may include data on the person, property, activity, business or business relationships or with the persons within the same group of clients that represent or may represent a single risk, respectively on the transactions of the account/accounts opened with the Bank, on the grounds of the legitimate interest of the Data Controller, specifically to implement prudential measures within the Group, on the grounds of art. 6 (1) (f) of the Regulation;
- g)** preparation and submission of returns to ANAF, on the grounds of article 6 (1) (c) of the Regulation and of the Fiscal Procedure Code;
- h)** preparation of FATCA reports in case you are a citizen of the USA, as well as of CRS (Common Reporting Standard) reports to fight against tax evasion, on the ground of art. 6 (1) (c) of the Regulation;
- i)** for the issuance of the insurance policy, if you requested the release of a Visa Gold/MasterCard Platinum debit card, on the grounds of article 6 (b) of the Regulation;
- j)** for issuing the contractual insurance documents and in order to establish the amount of the insurance benefit payment obligation in case of occurrence of the insured risk, if you applied for a life insurance policy attached to the current account, on the ground of article 6 (b) of the Regulation;
- k)** for monitoring, security and safety of persons, spaces, goods, by video cameras located in Bank locations, on the grounds of article 6 (f) of the Regulation and Law no. 333/2003 on the safety of facilities, goods, values and the protection of persons;
- l)** for the registration of fax communications, digital channels, (e.g., Online B@nking, Mobile B@nking, e-mail, Virtual Mailbox) and calls and phone conversations made through the Bank Contact Center, in order to streamline and improve the banking services, on the grounds of article 6 (a) of the Regulation, as well as for the execution and performance in optimal conditions of the contracts, respectively of the performance of telephone and online transactions, on the grounds of article 6 (b) of the Regulation;
- m)** to conduct the analyses that may lead to your marketing profiling (such as assessing eligibility for standard or customized products and services in the Group's portfolio, inclusively by calculating indicators to evaluate the creditworthiness, credit risk and grade indebtedness) and direct marketing, through the use of the selected means of communication, based on your consent, based on the Article 6, 1st paragraph, letter a) of the Regulation, according to your options expressed within the direct marketing consent comprised by the annex to this Information Notice and which forms an integral part thereof;
- n)** to check the client satisfaction and quality of purchased services and products, on the grounds of the legitimate interest in the permanent improvement of Bank services / products, on the grounds of article 6 (1) (f) of the Regulation;
- o)** for statistical purposes, on the grounds of article 6 (1) (f) and article 89 of the Regulation;

⁵**Group/UniCredit Group** - UniCredit SpA (Italy) and companies controlled directly/ indirectly, including the companies in Romania (UniCredit Bank SA, UniCredit Leasing Corporation IFN SA, Debo Leasing IFN SA, UniCredit Leasing Fleet Management

SRL, UniCredit Insurance Broker SA, UniCredit Consumer Financing IFN SA, UCTAM RO SRL, etc.) and the legal successors of such companies.

- p)** providing account information in case you request it through account information service providers, processing performed by the Bank in order to execute a contract to which you are a part of, pursuant to art. 6 paragraph 1) letter b) of the Regulation, but also in order to fulfil the legal obligations incumbent on the Bank based on the legislation regarding payment services, pursuant to art. 6, paragraph 1) letter c) of the Regulation;
- q)** executing payment orders that you initiate through payment initiation service providers, processing performed by the Bank in order to execute a contract to which you are a part of, pursuant to art. 6 paragraph 1) letter b) of the Regulation, but also in order to fulfil the legal obligations incumbent on the Bank based on the legislation regarding payment services, pursuant to art. 6, paragraph 1) letter c) of the Regulation;
- r)** confirming the availability of funds (if an amount necessary for the execution of a card based payment operation is available in the payment account accessible online), at the request of a payment service provider issuing the card based payment instrument, processing performed by the Bank in order to execute a contract to which you are a part of, pursuant to art. 6 paragraph 1) letter b) of the Regulation, but also in order to fulfil the legal obligations incumbent on the Bank based on the legislation regarding payment services, pursuant to art. 6, paragraph 1) letter c) of the Regulation;
- s)** in order to safeguard the prevention, investigation and detection of payment fraud (including as regards the actions that concern you or carried out for you by third party payment service providers, respectively account information service providers, payment service providers that issue card based payment instruments, payment initiation service providers), as allowed according to the legislation on payment services, pursuant to art. 6, paragraph 1) letter c) of the Regulation;
- t)** communication of information on the functionalities, standard contractual-operational advantages / benefits, the performance/operating mechanisms of the products and services owned by the data subject, of the complementary products and services (provided by the Bank) that optimize the use of the products and services already held, through methods such as payment programs in (equal) installments, loyalty programs, programs on the use of products and services, through the means of communication, such as automatic calling systems that do not require the intervention of a human operator, respectively e-mail, SMS, fax, physical mail, telephone conversation (e.g. Call Center), Online / Mobile B@nking, Virtual Mailbox [e.g. notifications, messages including push notification], based on the Bank's legitimate interest to provide an adequate, correct and complete information of the data subject regarding the products and services owned or complementary to them, the development of a education campaigns for the data subjects, so that the persons concerned have access to and / or maintain the services and products adequate to their needs and interests, according to the Article 6, 1st paragraph, letter f) of the Regulation;
- u)** prevention and combating of fraud [including by sending information messages that do not contain personal data to the old telephone number and / or the old e-mail address and, respectively, on a communication channel (type email / SMS address) existing in the Bank's records, simultaneously with the updating of the telephone number and / or email address], based on the legitimate interest of the Bank to take the necessary measures to prevent and combat (potentially) fraudulent conduct, inclusively through mechanisms that ensure a high degree for maintaining the security and confidentiality of the processing, according to the Article 6, 1st paragraph, letter f) of the Regulation and of the legal obligation to take the appropriate measures against the internal or external fraudulent behavior and the violation of the discipline, such as the violation of the internal procedures, the violation of the limits, as provided by art. 52¹ of the NBR Regulation no. 5/2013 regarding prudential requirements for credit institutions, as well as other legal provisions with a similar content and the Article 6, 1st paragraph, letter c) of the Regulation;
- v)** for the purpose of proper performance of the Bank's internal systems / applications (whatever their name may be), through activities (which may be prior) such as testing (e.g.: use of personal data in test environments), design, development, etc. so that the Bank can optimally carry out its current activity, including in areas such as preventing and combating money laundering (e.g.: Law no. 129/2019 for preventing and combating money laundering and terrorist financing, as well as for amending and supplementing some normative acts) , application of international sanctions (e.g.: Urgency Govern Ordinance no. 202/2008 on the implementation of international sanctions), combating tax evasion (e.g. for FATCA purposes, according to Law no. 233/2015 on ratification of the Agreement between Romania and the United States For the improvement of international fiscal compliance and for the implementation of FATCA, signed in Bucharest on May 28, 2015 and Order no. 1939/2016 issued by the Ministry of Finance), that the aforementioned activities may be essential in the future operation of the Bank's internal systems, based on the legitimate interest of the Bank to ensure the proper performance of the Bank's application systems by taking the necessary measures (such as prior use of personal data in test environments, design, development), so that the Bank's current activity can be carried out optimally, according to the relevant legislation, in line with the art. 6, paragraph 1, letter f) of the Regulation;
- w)** conducting analyses and studies at the Bank's level on aspects such as the use of products and services, payment or lending standards for the development of analytical models and their periodic review in order to optimize the Bank's business strategy and products and services, based on legitimate interest of the Bank to take the appropriate measures such as studies, analyses to anticipate the needs and interests of customers, improving the services and products of the Bank in line with the needs and expectations of customers and trends in the market, according to the Article 6, 1st paragraph, letter f) of the Regulation;

- x) the creation of a robust internal regulatory framework, the performance of the analyses in the area of anti-fraud and taking appropriate measures (e.g.: consulting public sources) on a current basis, in order to avoid entering into relations with persons who display fraudulent conduct according to the Article 6, 1st paragraph, letter c) of the Regulation, of art. 52¹ of the NBR Regulation no. 5/2013 and based on the legitimate interest of prudential management of reputational risk, according to the Article 6, 1st paragraph, letter f) of the Regulation;
- y) carrying out analyses, reports, other related operations in the area of application of international sanctions, according to the Urgency Govern Ordinance no. 202/2008 on the implementation of international sanctions and the Article 6, 1st paragraph, letter c) of the Regulation, for fulfilling a task that serves a public interest, according to the Article 6, 1st paragraph, letter e) of the Regulation and based on the legitimate interest of prudential management of reputational risk, according to the Article 6, 1st paragraph, lit. f) of the Regulation;
- z) the Data Controller's undertaking to perform, in a prudent manner, the consolidated supervision of the entities within the Group (e.g.: UniCredit Consumer Financing IFN SA, hereinafter referred to as "UCFin"), by transfer to UCFin (upon request) of the data regarding the common clients, provided at the corresponding sub point from the Article 1 of this Information Notice, so that the Data Controller (operational leader of the Group): (i) to maintain within the optimal parameters of efficiency and effectiveness the credit, financing, model and strategic risks at Group level, according to the relevant legislation; (ii) to create UCFin under the conditions necessary for the integrated credit analysis and statistical modelling, by capitalizing on the data held by the Data Controller, in order to estimate the probability of default; (iii) to avoid the risk of insolvency for common customers; (iv) to ensure compliance with the relevant legislation and thus to reduce the possibility of risks for the Data Controller and the Group entities (which may indirectly impact the Data Controller), according to the Article 6, 1st paragraph, letter f) of the Regulation;
- z¹) providing of the electronic signature services (e.g, the issuance of electronic signature / qualified digital certificate, displaying and electronic signing of the related documents, the management of the signature application/ trademark / qualified electronic seal on electronic documents, process of managing the transmission of the electronic documents to the data subjects, the transmittal of the electronically signed documents to the provider of the electronic archiving solution, the monitoring and reporting process and any other similar processes / services and / or accessories, attached to the products and services provided by Data Controller and requested by the data subjects, through the channels provided by Data Controller based on the Article 6, 1st paragraph, letter (b) of the Regulation);
- z²) for the purpose of updating your documents, data and information held by Data Controller, the Data Controller will process the data of the contact person, only if you have provided such data to the Data Controller (the Article 6, 1st paragraph, letter b) of the Regulation). The data subject has the obligation to inform the contact person about the data processing performed by Data Controller, either by sending the Information Notice (by email, physical remittance) or by indicating its consultation on www.unicredit.ro, Personal Data Protection section;
- z³) for the purpose of defending, executing, ascertaining, without limitation, a right / claim / request, etc. in Court, before another authority / institution / natural or legal person, auditors, without limitation, based on the legitimate interest of the Data Controller to take all necessary and appropriate measures (such as documentation, defending, exercise, finding) to protect the Data Controller's rights and interests and ensuring compliance with the applicable law (including when there is a legal obligation or public interest in this regard), according to the Article 6, 1st paragraph, lit. f) of the Regulation and / or, as the case may be, the Article 6 1st paragraph, letters c) or e) is from the Regulation.

3. Duration of Personal Data Processing

- a) throughout the validity of the agreements executed with the Bank, plus 10 years following the termination of the contractual relationship, unless another applicable legal provision specifies a longer period or the Bank justify a legitimate interest when the processing will be prolonged until the accomplishment of the legitimate interest,
- b) for a period of 5 years plus maximum 5 years upon the request of the competent authority, unless a contractual relationship is executed with you, according to the legislation on the prevention and sanctioning of money laundering (Law no. 129/2019 and NBR Regulation no. 2/2019).

The abovementioned tenors regard all the data processed by the Data Controller inclusively the data from the direct marketing area.

4. Personal Data Controllers/ Processors and Recipients

Personal Data can be transferred to the following categories of recipients: a) Data Subject, representatives of the Data Subject, b) entities within UniCredit Group, c) insurance companies (who may be Associate Data Controllers of the Bank), d) debt collection/recovery agencies, e) notary public, officers of the court, f) legal counsellors, authorized assessors, accountants, censors, auditors, and other types of consultants, g) various service providers (e.g., IT services/maintenance, IT infrastructure, electronic signatures/digital (qualified) certificates providers, archiving, printing, couriers, etc.), h) international organizations (e.g., cards – Visa, Mastercard, etc.), i) technical service providers for the processing and facilitation of payments (e.g., Romcard,

Transfond, Society for Worldwide Interbank Financial Telecommunication etc.), j) public authorities in Romania (e.g., National Bank of Romania, ANAF (National Agency for Fiscal Administration), Oficiul Național de Prevenire și Combateră a Spărilor (National Office for Prevention and Control of Money Laundering), etc.) and abroad (e.g., European Commission, fiscal authorities, etc.), k) third-party payment service providers (if you have contracted specific services provided by these providers), respectively payment initiation service providers, account information service providers and service providers that issue card-based payment instruments, l) the employer of the data subject for the transfer of his salary rights, based on the contracts between the Operator and the employer of the data subject; m) contractual partners for the direct transmittal by them of the commercial communications to the data subject regarding their services and products, if you have expressed a consent in this respect.

In the case of transfers of Personal Data to a third party or organization abroad, the information in the *International Transfer* section is applicable.

Personal Data transferred to third parties shall be appropriate, pertinent, and non-excessive compared to the purpose of their collection and which allows the transmission to a particular third party.

5. International Transfer

Personal Data shall be transferred to SWIFT (Society for Worldwide Interbank Financial Telecommunication), as operator, in case the performance of sending money - payment operations requested by you also includes processing through the SWIFT system. To that end, there is a possibility that the data transferred to SWIFT, as Data Controller, are accessible to the US Department of the Treasury.

If you are a citizen of the United States (US) or resident in the US, we inform you that, according to FATCA (The US Foreign Account Tax Compliance Act), you are directly applicable to the legal provisions regarding the US tax regime, your data being forwarded to the Romanian fiscal authorities that may subsequently send them to the US tax authorities.

In all situations where international data transfer will be required, this will only be achieved if an adequate level of personal data protection recognized by a decision of the European Commission, such as the member states of the European Economic Union, is ensured in the recipient country (EEA).

In the absence of such a decision of the European Commission, the Bank may transfer personal data to a third country only if the person processing the data has provided adequate guarantees provided by law in order to protect personal data.

The bank can be contacted for obtaining additional information regarding the guarantees offered for the protection of personal data in the case of each transfer of data abroad, through a written request for this purpose.

6. Necessity of Personal Data Processing

Should you oppose the processing of your specified Personal Data for the purposes stipulated under sub-para. a) to l), p)-s), v)-z) of the above – the Bank will be unable to originate or continue legal relationships with you, as it is impossible to meet the requirements of special regulations in the financial-banking sector regarding know-your-customer, prudential requirements and other legal regulations, including to review the application for the provision of services by the Bank, to initiate/ execute/ perform the agreement requested by you.

Should you oppose the processing of Personal Data for statistical purposes, please be informed that this option will also be reviewed according to the particular circumstances of the Data Subject, you will receive an answer according to art. 21 of the Regulation, your opposition to such operation having no effects on your continued relationship with the Bank.

Should you disagree to the processing of your Personal Data for direct marketing purposes, or to be contacted in order to have your opinion on the services and products offered or purchased, the contractual relationship between you and the Bank will not be affected in any way.

If you have been or are an exclusive customer of UniCredit Consumer Financing IFN SA and you have / have only the right to view in Mobile Banking and considering that the Data Controller has control over the Mobile Banking application, we inform you that it is possible that in Mobile Banking to become available to you the new direct marketing agreement from the Data Controller side based on the legitimate interest of the Data Controller to consolidate the business relationship with Mobile Banking users according to the Article 6, 1st paragraph, letter f from the Regulation.

7. As Data Subject, you have the following RIGHTS related exclusively to your Personal Data

- a) the right to access your Data, according to article 15 of the Regulation;
- b) the right to rectification of your Data, according to article 16 of the Regulation;
- c) the right to erasure of your Data, according to article 17 of the Regulation;
- d) the right to restriction the processing of your Data, according to article 18 of the Regulation;
- e) the right to the portability of your Data, according to article 20 of the Regulation;
- f) the right to object to processing, according to article 21 of the Regulation;
- g) the right to not be subject to individual automated decision-making, including profiling, according to art. 22 of the Regulation;

Annex to the Application for the supply of the banking product/special terms of supply – Private Individuals

h) the right to contact the National Supervisory Authority for Personal Data Processing (“ANSPDCP”) and the legal system. We specify that, according to art. 7 (3) of the Regulation, you are entitled to withdraw your consent only for the processing consent based with keeping the validity of the processing performed before the withdrawal data.

Except for the rights provided in letter h) which are exercised by written requests addressed to ANSPDCP and to the competent court, for the exercise of the other rights, you can file a written application, dated and signed, submitted to UniCredit Bank SA, at the following address: no.1F Expoziției Boulevard, sector 1, Bucharest, postal code 012101, or via e-mail at infocenter@unicredit.ro, respectively by calling +40 21 200 2020 (regular rate number for Telekom Romania fixed network) or *2020 (regular rate number in Telekom Romania, Orange, RCS&RDS, Vodafone networks).

Should you submit a request for the exercise of your rights on data protection, the Bank shall answer such request within one month, term that may be extended with two months, according to the provisions of the Regulation.

Should you intend to file an application to exercise the rights mentioned above, with regard to the Associated Data Controller - the insurance company that issued the insurance Policy, you can contact the Associated Controller according to the data in the insurance policy.

Within the UniCredit Bank S.A, the data protection officer has the following contact details: no.1F Expoziției Boulevard, sector 1, Bucharest, postal code 012101, e-mail dpo@unicredit.ro.

Considering that that Bank may periodically revise the Information Notice, we advise you to periodically consult www.unicredit.ro, the Protection of the Personal Data section, to be updated with the last modifications.

THE CONSENT FOR DIRECT MARKETING

Annex to the Information Notice

To facilitate the understanding of the informations related to the options for direct marketing purposes, please note the following:

- The present consent for *Direct marketing* has as scopes (i) the integrated promotion of the services & products (banking, non-banking financial, leasing, insurance etc) belonging to the UniCredit Bank SA, UniCredit Consumer Financing IFN SA, UniCredit Leasing Corporation IFN SA, UniCredit Insurance Broker IFN SA, UniCredit Leasing Fleet Management SRL, members of the UniCredit Group Romania (called below the **UniCredit Group Romania**) and (ii) the promotion of the products belonging to the their contractual partners, out of UniCredit Group Romania, so as you to have available multiple options aiming to better fit to your needs & interests and your final decision to be an informed one ;
- The situation described in **section A. below** considers the transmittal of the commercial communications by the **legal entity (hereinafter referred to as “Unicredit”)** which collects your options regarding the direct marketing, as well as by the other entities from the UniCredit Romania Group.

Thus, based on your agreement, UniCredit will send you commercial communications regarding its own products and services and the products and services of the other entities from UniCredit Romania Group, that are intermediated/promoted by UniCredit and you will also be able to receive commercial communications **directly** from the other entities of the UniCredit Romania Group services and products, which involves:

- (i) prior transmittal by UniCredit, based on your agreement, to these entities, of your contact details as provided by the Information Notice namely name & surname and/or email address and/or phone number and/or postal address;
- (ii) that prior to the transmittal of the commercial communications, based on your consent, UniCredit or the entities from UniCredit Group Romania may perform your profiling for direct marketing scope based on the held or previously transferred data within the Group based on your consent expressed by you for letter A like the type of the held products & services, the contractual tenor, the lending history, the number of the held products & services following the data processing principles a provided by the GDPR especially the data minimisation and the limitation by scope principles so as you receive communications suitable to your interests.

- The situation described in **section B below** refers to **products and services of third parties (outside the UniCredit Romania Group)**, contractual partners of UniCredit and of the entities from UniCredit Romania Group.

Thus, based on your agreement you will be able to receive commercial communications directly from UniCredit and entities from UniCredit Romania Group about the products and services of their contractual partners and you will also be able also to receive commercial communications directly from UniCredit's contractual partners (about products and services of these partners), which involves:

- (i) the prior transmittal by UniCredit of your contact data like the name & surname and/or phone number and/or email address and/or postal address to its contractual partners and to the contractual partners of the entities from UniCredit Group Romania;
- (ii) that prior to the transmittal of the commercial communications, UniCredit, UniCredit's contractual partners and the entities from UniCredit Romania Group may perform your profiling for direct marketing purpose based on the held data or previously transferred data based on the agreement expressed by you at section B, such as the type of the held products and services, the contractual duration, the lending history, the number of the held products and services following the data processing principles a provided by the GDPR especially the data minimisation and the limitation by scope principles so as you receive communications suitable to your interests.

- The situation described in section C below considers the channels through which you will receive communications according to the options selected within letter A and B.

Update of your options

- You may anytime update your direct marketing options by Mobile Banking, Online Banking (if you hold these products), Call Center, email (the email address existing within UniCredit evidences) or by written request submitted to any entity of UniCredit Group Romania;
- Please note that the latest update of the communication channels option regarding any of the entities from UniCredit Romania Group will have as effect the transmittal of the commercial communications related to any of the entities from UniCredit Group Romania on the updated channels, if you are a customer of several entities from the Group UniCredit Romania;
- **Withdrawal of the consent** may be performed by Mobile Banking, Online Banking (if you hold these products), Call Center, email (the email address existing within UniCredit evidences) or by written request submitted to any entity of UniCredit Group Romania;
- If you decide to withdraw your consent, the effect is that you will **NOT receive commercial communications about products & services belonging to (i) UniCredit and other entities from UniCredit Romania Group and / or (ii) the partners of UniCredit and partners of the entities from UniCredit Group Romania.**

Other aspects

- The transmittal of the commercial communications to the clients who have expressed their consent on the receipt of commercial communications from UniCredit prior to 21.06.2022 will be performed in compliance with their direct marketing options in force at the date of granting the consent, if these options were not updated after 21.06.2022 according to the provisions of this document.

We recommend you that, prior to the **granting and updating the direct marketing options (sections A, B, C below), to consult the List of the member entities of the UniCredit Romania Group and the List of Partners of each related entity, available at www.unicredit.ro, www.ucfin.ro, www.unicreditleasing.ro, www.unicreditinsurancebroker.ro, https://www.unicreditleasing.ro/ro/home.html#UniCredit_Leasing_Fleet_Management or in any UniCredit Bank SA branch, so that your decision is informed and to avoid the transmittal of the unsolicited communications to you.** The member entities of the UniCredit Romania Group reserve the right to revise this list of contractual partners, in which sense we recommend that you periodically consult this list through the channels mentioned above.

A. I agree / I do not agree that my personal data to be processed **for the scope of direct marketing** performed in the following modalities: (i) the transmittal by UniCredit* of the communications about the products and services of the UniCredit itself and products & services belonging to the entities of the Group UniCredit Romania** (ii) the **direct transmittal** of the communications **by the other entities from the Group UniCredit Romania** about their products & services fact that previously requires the transfer

by UniCredit of my contact data and these data regarding the contractual relations with UniCredit (like the type of the held products, the contractual tenor) to the other entities from the Group UniCredit Romania;(iii) the performance of the profiling for direct marketing scope by the UniCredit and/or by the entities of the Group UniCredit Romania based on the categories of data mentioned with po. (ii) above for the operations set-out within po. (i) & (ii) above.

B. I agree / I do not agree that my personal data to be processed **for the scope of direct marketing** performed in the following modalities: (i) the transmittal by the UniCredit and by the entities from the UniCredit Group Romanians about the products and services of their contractual partners (outside the Group UniCredit Romania), fact that previously requires the transfer of my contact data and/or these data regarding the contractual relation with UniCredit (like the type of the held products, the contractual tenor) by UniCredit to the entities of UniCredit Group Romania ; (ii) the direct transmittal of the communications by the contractual partners of UniCredit about the products & services belonging to them fact that previously requires the communication by UniCredit of my contact data and/or these data regarding the contractual relation with UniCredit (like the type of the held products, the contractual tenor) to the UniCredit contractual partners iii) the performance of the profiling for direct marketing scope by UniCredit and/or UniCredit contractual partners and/or the entities from UniCredit Group Romania based on the categories of data mentioned with the po. (i) & (ii) above for the operations set-out within po. (i) & (ii) above.

C. The direct marketing communications derived from the options expressed in points A, B above will be sent through the following channels:

SMS: **Yes** **No**

Email: **Yes** **No**

Telephone call (including by automatic means that do not require human intervention): **Yes** **No**

Mobile Banking and Online Banking: **Yes** **No**

Physical mail: **Yes** **No**

**UniCredit- the legal entity which collects the data subject's direct marketing options*

***Group UniCredit Romania means the entities from the UniCredit Romania Group, respectively UniCredit Bank SA, UniCredit Consumer Financing IFN SA, UniCredit Leasing Corporation IFN SA, UniCredit Insurance Broker IFN SA, UniCredit Leasing Fleet Management SRL and their legal successors.*