

# Privacy notice pursuant to Articles 13 and 14 of the EU General Data Protection Regulation (for authorised representatives of legal entities)

Version: April 2023

Below you will find an overview on how we process your personal data as well as information about your rights under the EU General Data Protection Regulation.

We ask you to share this information with current and future authorised representatives as well as with any co-debtors.

## 1. Contact details of the data controller and the data protection officer

Data controller:

DenizBank (Wien) AG  
Münchener Straße 7  
60329 Frankfurt am Main  
Tel.: +49 69 - 4272 603-0  
Fax: +49 69 - 4272 603-4629  
E-Mail: [servicecenter@denizbank.de](mailto:servicecenter@denizbank.de)

Data protection officer:

DenizBank (Wien) AG  
Herr Wladimir Morlang  
Münchener Straße 7  
60329 Frankfurt am Main  
E-Mail: [datenschutzDE@denizbank.de](mailto:datenschutzDE@denizbank.de)

## 2. The sources and data we use

We process the personal data you disclosed to us in your capacity as the authorised representative or beneficial owner of the legal entity (interested parties and/or customers). Data we have legitimately obtained from publicly available sources (e.g. land registers, commercial registers and registers of associations, press, media, or the internet) are rightfully processed as well.

The representative's personal data we process include, inter alia, the following details:

- Basic data (first and last name, academic degree, address and contact data (telephone number, email address)) and further personal data (date and place of birth, gender, nationality, marital status, legal capacity, professional title/nature of employment (employed/self-employed))  
Identification data (such as ID card data) and authentication data (such as specimen signature)

- Legally relevant data in accordance with the KYC principle (e.g. customer profile, documentation about the purpose and nature of the business relationship, proof of source of funds, PEP check) Our correspondence with you (e.g. written communications, consultation records, memos)
- Information derived from electronic communications with DenizBank (Wien) AG (e.g. apps or cookies)

In general, the contents and the scope of the personal data we collect depend on the respective products/services. Apart from the data mentioned above, we are allowed to collect, process and retain further personal data.

## 3. Purpose and legal basis of the processing of personal data and their retention periods

The aforementioned personal data are processed in accordance with the data protection regulations. Moreover, our data processing is based on the justifications stipulated in Article 6 Section 1 GDPR only. The main purposes are as follows:

### a. Fulfilment of contractual obligations

Personal data are processed for the execution of banking transactions and brokering activities involving insurances. These transactions and activities are carried out within the framework of the performance of the contracts entered into with you or for the implementation of precontractual measures.

The specific details concerning the purpose of the processing of your personal data primarily depend on the respective product/service (see section 2). They can be looked up in the corresponding contractual documents and in our terms and conditions.

### b. Fulfilment of legal obligations or grounds of public interest

As a bank, we are subject to different legal provisions (e.g. Kreditwesengesetz – Banking Act, Börsegesetz – Stock Exchange Act, Geldwäschegesetz – Anti-Money Laundering Act, Wertpapierhandelsgesetz – Securities Trading Act,

Zahlungsdienstenaufsichtsgesetz – Payment Services Supervision Act and tax laws) and banking regulations (such as those stipulated by the European Central Bank, the European Banking Supervisors, the Deutsche Bundesbank and the BaFin – Federal Financial Supervisory Authority). We may process your personal data for the following purposes (non-exhaustive list):

- Verification of your identity
- Measures for the prevention of money laundering and terrorism financing
- Compliance with the provisions concerning market abuse and insider information compliance with the fiscal control and reporting obligations (exchange of information with tax or financial crime authorities)
- Measures for risk assessment and management at both the bank and the parent company

### c. Based on your consent

If you have given your consent to the processing of your personal data for specific purposes (e.g. for email advertising), the processing operation performed on the basis of your consent is deemed lawful. Your personal data will be processed exclusively for the purposes and within the scope defined in your declaration of consent. You may revoke your declaration of consent at any time with effect for the future. This also applies to declarations of consent given before entry into force of the GDPR (25 May 2018).

### d. Safeguarding of legitimate interests

If required for the safeguarding of our legitimate interests or those of third parties, we will process your data beyond the actual fulfilment of the contract based on the balancing of interests. Data processing for the safeguarding of legitimate interests occurs, for instance, in the following cases:

- Consultation of and data exchange with credit agencies (e.g. SCHUFA) in order to identify credit and/or default risks
- Recording of telephone calls (e.g. in the context of complaint management)
- Assertion of legal claims and defence in the event of legal disputes
- Safeguarding of the Bank's IT security and the smooth running of the Bank's IT operations
- Prevention and investigation of criminal offences
- Measures concerning the safety of buildings and facilities and the protection of customers, employees and the Bank's property (e.g. video recordings inside/in front of branch offices)
- Measures for the prevention of money laundering and terrorism financing
- General risk and business management measures as well as measures for the development of products and services

Personal data will only be processed and retained for as long as necessary for the fulfilment of the aforementioned purposes and, in any case, for the duration of the entire business relationship as well as beyond this period in compliance with the supervision requirements or statutory retention periods, the statutory warranty periods or

contractual guarantee periods or whenever there are any other lawful reasons that justify the retention on a case-by-case basis.

Your data will be deleted upon fulfilment of the purpose as well as upon termination of the statutory retention periods, the statutory warranty periods or the contractual guarantee periods. In case of legal disputes, however, when the data are needed as evidence, they will not be deleted before the disputes are settled. The retention periods and documentation obligations result, inter alia, from the Handelsgesetzbuch – Commercial Code, the Abgabenordnung – Tax Code, the Kreditwesengesetz – Banking Act, the Geldwäschegesetz – Anti-Money Laundering Act, Wertpapierhandelsgesetz – Securities Trading Act.

Within the scope of our due diligence obligations relating to the prevention of money laundering and terrorism financing, we are obliged to obtain and retain certain personal documents and information at the time the business relationship is entered into or whenever occasional transactions are to be executed. In particular, we will retain copies of the documents and information required for the fulfilment of the due diligence obligations described. The same applies to the transaction slips and records required for the tracing of transactions.

The statutory limitation periods pursuant to the Bürgerliches Gesetzbuch – Civil Code (BGB) are to be considered as regards the retention periods. The BGB stipulates an absolute limitation period of up to 30 years (from the date of damage/occurrence of the damage) and a general limitation period of three years (from the date on which the damage and the injuring party are known). Where processing is based on your consent, the data will not be deleted until you have revoked your consent.

## 4. Disclosure of the data

Within the Bank, only those departments and/or employees that require your data for the fulfilment of our contractual, statutory and supervisory obligations as well as for our legitimate interests will be given access to your data. Apart from that, we may disclose your personal data to processors (service providers) if these comply with the data protection requirements stipulated in writing in the order processing agreements and if these are bound by confidentiality obligations. Even though we commission a processor, we remain responsible for the protection of your personal data.

As regards the disclosure of data to recipients outside the Bank, we point out that as a bank, we are obliged not to disclose any customer-related information confided or made available to us due to the business relationship (banking secrecy according to § 38 BWG, Austrian Banking Act and according to our General Terms and Conditions). We are not entitled to disclose your personal data unless required by legal and/or supervisory provisions. Besides, we may disclose your personal information if you have given your consent or released us from our secrecy obligation in writing. Where this is strictly necessary for the aforementioned purposes, we will disclose your personal data to the categories of recipients mentioned below. However, this only occurs to the extent necessary.

- Parent company
- Branch offices of our bank
- Information services providers
- Financial institutions, financial companies and financial services providers
- Society for Worldwide Interbank Financial Telecommunication (S.W.I.F.T.)
- Insurance companies
- (Supervisory) authorities
- Deutsche Bundesbank
- Ministry of Finance
- Administrative authorities, courts and public corporations
- External legal representatives, notaries, tax consultants, auditors and annual auditors
- US tax authorities
- Creditor protection associations
- IT services providers
- Other service providers and partners
- Collection agencies for the purpose of debt recovery

## 5. Will my data be transmitted to third countries or to an international organisation?

Data are not transmitted outside the European Union (to so-called third countries) unless required to execute your orders, stipulated by law (e.g. due to fiscal reporting obligations) or allowed due to your consent.

If required in individual cases, we may transmit your data to an IT services provider (processor) established in a third country in order to ensure the smooth running of the Bank's IT operations. However, this is done in compliance with the European level of data protection. In this respect, we would like to point out that we do not use processors outside the European Union unless the European Commission has taken an adequacy decision with regard to the third country concerned, or unless we have agreed upon EU standard contractual terms or binding internal data protection regulations which oblige the processor to comply with the European level of data protection.

## 6. Security of your data

Appropriate technical and organisational measures have been implemented in order to ensure the protection and security of your personal data. These technical and organisational measures protect your personal data against access by unauthorised third parties. They include, in particular, an authorisation concept as well as procedural, organisational and digital protective measures concerning our IT infrastructure.

These measures are updated on a continuous basis using state-of-the-art technology. Besides, they are checked on a regular basis within the framework of internal and external audits.

## 7. Automated decision-making and profiling

In general, we do not use automated decision-making when entering into business relationships or during established business relationships. In certain cases, the processing of your personal data is automated with the objective of evaluating certain personal aspects (so-called profiling). Should we use these processes in individual cases, we will inform you accordingly if required by law.

In particular, profiling is used in the following cases:

- Due to statutory and regulatory provisions, we are obliged to fight money laundering and terrorism financing. To this end, we evaluate, for instance, your payments and transactions. At the same time, these measures are intended to protect you.
- Moreover, we may evaluate your data in order to appropriately inform and advise you on products. This is done using evaluation systems (e.g. statistical procedures). We use the results in order to be able to contact you in a needs-based and target-oriented way.

## 8. Your rights and obligations

### 1) Provision of your data

Within the framework of our business relationship, you are required to disclose the personal data necessary for the establishment and implementation of a business relationship and compliance with the associated contractual obligations. The same applies to data the collection of which is required by law.

If you fail to provide us with the requisite information and documents, we are not allowed to establish the desired business relationship, enter into the contract and/or execute the order.

### 2) Your data protection rights, especially your rights of access, rectification and deletion

Every person whose data are or were processed by us has the following rights, provided that these are not subject to statutory limitations and do not infringe any statutory provisions:

- Right to **receive information** on whether personal data are processed and, if so, on the nature of the data and the extent of their processing
- Right to **rectification, completion and/or deletion** of the personal data
- Right to **restrict the processing** of personal data
- Right to **transfer** personal data
- Right to **object** to a processing activity (under certain conditions)
- Right to **revoke the declaration of consent at any time**. This revocation does not affect the lawfulness of the processing activities that occurred as a result of the consent up to the date of its revocation.

Moreover, the person concerned has the **right to file a complaint** with the Data Protection Authority.

## 9. Information on your right to object

### 1. Right to object on a case-by-case basis

You are entitled to object to the processing of your personal data if it serves grounds of public interest and the balancing of interests.

If you file an objection, we will no longer process your personal data unless we provide compelling legitimate grounds for the processing that outweigh your interests, rights and liberties. The same applies if the processing occurs for the purpose of asserting, exercising or defending any legal claims.

### 2. Right to object to the processing of personal data for marketing purposes

If, within the scope of direct advertising measures, you have given your consent to the processing of your personal data for marketing purposes, you are entitled to object to this type of processing at any time without stating any reasons.

If you object to the processing for marketing purposes, we will no longer use your personal data for these purposes.

The withdrawal of your consent can be addressed without a form requirement to DenizBank (Wien) AG, Münchener Straße 7, 60329 Frankfurt am Main or [datenschutzDE@denizbank.de](mailto:datenschutzDE@denizbank.de).

## 10. Further information

### Supervisory authority responsible for monitoring compliance with data protection regulations:

Der Hessische Datenschutzbeauftragte  
(Hessian Data Protection Commissioner)  
Gustav-Stresemann-Ring 1  
65189 Wiesbaden  
Postfach 31 63  
Telefon: +49 611 140 80  
Fax: +49 611 140 89 900  
E-Mail: [poststelle@datenschutz.hessen.de](mailto:poststelle@datenschutz.hessen.de)  
Website: <http://www.datenschutz.hessen.de>