



Dear ProCredit Bank users,

In order to start a business relationship, as well as during it, ProCredit Bank with **Thessaloniki Branch** 54-56, 26th October & Pegasus Str., Thessaloniki, 546 27, Tel.: +30-2316008840 (for mobile and landline calls) or +30-801 100 71 71 (only for landline calls) and Head Office in Bulgaria, Sofia, 26, Todor Aleksandrov Blvd. 1303; +359 700 1 70 70 or \*7000, fax 359 2 813 51 10 as an CONTROLLER, informs you of the following:

- ProCredit Bank (Bulgaria) EAD and its subsidiary in Greece processes personal data for the PURPOSE of initiating a business relationship, as well as during its course. If you want to become our client, we inform you that your data is processed according to Art. 6 let. b) of Regulation (EU) No. 2016/679 and applicable Greek legislation, in particular for concluding a contract. Please note, that during the performing of the contract, the Bank processes the data provided by you under the same legal basis, in conjunction with other legal provisions applicable to us, as a financial institution.
- THE PERIOD of storing personal data depends on the nature of the information we hold and the purposes for which it is processed. ProCredit Bank (Bulgaria) EAD and its subsidiary in Greece determines appropriate retention periods having regard to any statutory obligations imposed by law. The period of retention of personal data is no more than 1 year if you and the Bank have not started any business relationship (you have not accessed any services offered by ProCredit Bank). After the termination of the business relationship the account information will be stored for 6 years from the date of account closure and Information about loans will be stored for 5 years from the date of loan repayment. If the purpose for which the information was obtained has ceased and the personal information is no longer required, the personal information will be deleted or anonymized which means that your personal information is stripped of all possible identifying characteristics.
- In case of providing personal data, your data might be transmitted to the following categories of RECIPIENTS: ProCredit Holding AG & CO. KGaA (Germany), ProCredit Group, public authorities under legal obligations, persons, authorized by you, third parties we need to share your information with in order to facilitate payments: companies that provide services for the purposes of fulfilling our legitimate interests or contractual obligations such as cash management companies, external legal advisors, notaries, property appraisal companies, insurers, auditors, accountants, document storage, archiving and destruction companies, cloud storage companies, IT and telecommunication service providers, debt collection agencies, etc. Please note that all of the above mentioned recipients process your data exclusively for the purpose for which they were collected.
- The bank may process your personal data to provide MARKETING information about products, services and offers that may be of interest to you or your business. We may send marketing messages by the provided email or telephone. You have the right to object at any time to the processing of your personal

data for marketing purposes, by contacting the bank. We also inform you that if the Bank has processed personal data based on your expressed consent, you must bear in mind that processing carried out prior to its withdrawal is a legal one.

- The bank does not use AUTOMATED DECISION MAKING and profiling in the process of establishing business relations with you. In connection with our money laundering, fraud and terrorist financing prevention obligations, the bank may use automated processing and profiling to screen for suspicious transactions, or to identify payments which may be subject to international sanctions.
- We use a range of measures to PROTECT information, as we apply the all technical and organizational measures required by the Personal Data Protection Act, and best banking practices and bank-related legislation. We require our staff and any third parties, which process your data, to comply with high data protection standards including obligations to protect any information and apply appropriate measures for the use and transfer of information.
- In the context of the business relationship with the bank, you must PROVIDE personal data which is necessary to establish and maintain the respective business relationship, as well as data which the bank is required to collect on the base of local and EU legislation. Kindly note that if you do not provide us with the required data, then we will not be allowed to commence or continue our business relationship to you as an individual.
- ProCredit Bank is using "COOKIES". For more information, please read, the Bank's "Cookies" policy.
- If the Bank request for personal data information through any communication channel (online/on paper/on a durable support), we inform you that as DATA SUBJECT you have the following RIGHTS:
  - To receive information about the processing of their personal data;
  - To gain access to their personal data stored for them;
  - To request incorrect, inaccurate or incomplete personal data to be corrected;
  - To request to "be forgotten"- to ask their personal data to be deleted when it is no longer needed or if their processing is illegal;
  - To receive their personal data in a machine readable format and send them to another administrator ("data portability");
  - To object processing of their personal data for marketing purposes or when related to a particular situation;
  - To request limitations on the processing of their personal data;
  - To request decisions based on automated processing that affect them and based on personal data be made by individuals, not just computers.
- For more information about data protection, please refer to the Data Protection Notice of the Bank;

Individuals can exercise their rights by contacting us using the contact details of the bank:

**Address of Thessaloniki Branch**

ProCredit Bank (Bulgaria) EAD  
54-56, 26th October & Pegasus Str.  
Thessaloniki, 546 27  
Greece

[dpo@procreditbank.bg](mailto:dpo@procreditbank.bg)

For permission to access and correct your personal data or any other requests related to your data subject rights, please submit an application at any of the Bank's offices or use the online banking facility, which allows your personal identification.

You also have a right to complain to the Data Protection Authority.

**Hellenic Data Protection Authority**

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