

**INFORMATION CLAUSE CONCERNING BIURO INFORMACJI KREDYTOWEJ
(WITIP system)**

Your personal data may be sent by Bank Millennium S.A. with its seat in Warsaw (hereinafter "the Bank") under art. 105 sect. 1 point 1c and art. 105 sect. 4 of the Act of 29 August 1997 Banking Law (hereinafter "Banking Law") – to Biuro Informacji Kredytowej S.A. with its seat in Warsaw, ul. Jacka Kaczmarskiego 77a, 02-679 Warsaw (hereinafter "BIK"). Due to the above BIK – next to the Bank – becomes the controller of your personal data. Below please find key information concerning the processing of your personal data by BIK.

Data Controller

The Controller of your personal data is Biuro Informacji Kredytowej S.A. with its seat in Warsaw, ul. Jacka Kaczmarskiego 77a, 02-679 Warsaw (BIK)

Contact data

You may contact BIK by e-mail: kontakt@bik.pl or by letter (BIK S.A. Customer Service Centre, 02-676 Warsaw, ul. Postępu 17A). BIK have appointed a data protection officer who may be contacted by e-mail: iod@bik.pl or by letter (BIK S.A. Customer Service Centre, 02-676 Warsaw, ul. Postępu 17A). The data protection officer may be contacted regarding all matters concerning personal data processing and exercising rights involved with data processing.

Processing purposes and legal basis of the processing

Your data will be processed by BIK for purposes of:

- Performing banking activities, in particular assessment of credit capacity and analysis of credit risk – the legal basis for personal data processing are provisions of Banking Law;
- Statistics and analyses, the result of which are not personal data and which result is not used as the basis for taking decisions concerning specific individuals – the legal basis for personal data processing are legitimate interests of the data controller resulting from provisions of Banking Law;
- Applying internal methods as well as other methods and models, mentioned in art. 105a sect. 4 of Banking Law – the legal basis for personal data processing is the provision of Banking Law;
- Handling your potential complaints and claims made - the legal basis for personal data processing are legitimate interests of the data controller, consisting in handling a submitted complaint as well as defence against potential claims.

Categories of processed data

BIK processes following categories of your personal data:

- Data identifying the entrepreneur: name of the entrepreneur, identification number;
- Data concerning transactions on financial instruments: data concerning type and category of transaction, date of conclusion, tenor, information about securing the transaction with a deposit, information about defaulting on T&C of the transaction,

Source of the data

BIK obtains your personal data from the Bank.

Period, during which the data will be processed

Your personal data shall be processed by BIK:

- For purposes of performing banking activities, in particular carrying out assessment of credit capacity and analysis of credit risk – no longer than for the period of 5 years from each data update in BIK by the Bank, and as regards data resulting from an enquiry submitted to BIK – for a period no longer than 5 years from its submission, however the data shall be made available for a period no longer than 12 months from their submission;
- For purposes of applying internal methods as well as other methods and models, mentioned in art. 105a sect. 4 of Banking Law, as well as for statistical purposes and analyses – for a period no longer than 12 years from each data update in BIK by the Bank ;
- For purposes of handling your potential complaints and claims made – until expiry of your potential claims resulting from the agreement or other title.

Data recipients

Your personal data may be made available by BIK to banks and other entities authorised to receive them under art. 105 sect. 4 and 4d of Banking Law. The personal data may also be provided to data processors processing data on behalf of BIK, such as IT services providers – whereas such processors process data as subcontractors under an agreement with BIK and only in keeping with instructions from BIK.

Rights of the data subject

You have the right of access to your data as well as the right to demand their correction, removal, restriction of processing. To the extent, in which the basis for processing your personal data are the legitimate interests of the controller, you have the right to submit an objection to processing of your personal data.

You also have the right to file a complaint with the supervisory authority dealing with personal data protection.