

INFORMATION ON PROCESSING PERSONAL DATA IN BANK MILLENNIUM S.A. IN CONNECTION WITH BROKERAGE SERVICES AND RELATED FINANCIAL INSTRUMENTS

This document (hereinafter: “**Principles**”) is to present information explaining the principles of processing your personal data, as adopted in Bank Millennium S.A.

(hereinafter: „**the Bank**”), in connection with use/your application for use the Bank's brokerage services and related financial instruments. Below you will find information on, *inter alia*, for what purposes and for how long the Bank processes or will process your personal data. You will find the categories of entities which may have access to your personal data, as well as what rights you may exercise in relation to the processing of your personal data. The scope of information provided corresponds to the requirements stemming from EU personal data protection regulations, i.e. Regulation (EU) 2016/679 of the European Parliament and of the Council also known as the General Data Protection Regulation (hereinafter: “**the Regulation**”). Detailed information about the principles of processing personal data is also available on www.bankmillennium.pl/ochrona-danych and <https://millenniumbm.pl/dane-osobowe-s>.

Data Controller, Data Protection Officer

- Bank Millennium S.A. with seat in Warsaw is your personal Data Controller:
 - address: ul. Stanisława Żaryna 2A, 02-593 Warszawa,
 - telephone: (+48) 801 331 331 or (+48) 22 598 40 40 - for mobiles and calls from abroad,
 - e-mail: kontakt@bankmillennium.pl.
- The Bank - as data controller - shall spare no effort to ensure that the requirements of the Regulation are complied with to the greatest possible extent and thereby to protect your personal data.
- Personal data processing in the Bank is supervised, for correctness, by the Data Protection Officer (hereinafter: “**Data Protection Officer**”):
 - address: Data Protection Officer, Bank Millennium S.A., ul. Stanisława Żaryna 2A, 02-593 Warszawa,
 - e-mail: iod@bankmillennium.pl.

You may contact the Data Protection Officer regarding any and all issues connected with the processing of your personal data, also if you have doubts about your rights.

Why and for how long will we process your personal data?

- The Bank guarantees that it shall process your personal data exclusively for specific, clear and legitimate (legally justified) purposes and shall not process such data any further in a way contrary to said purposes. The purpose of data processing is the reason why we process your personal data. If the Bank wants to process your personal data for other purposes than listed below, you will be informed about this new purpose in a separate communication. Table below presents purposes of data processing in connection with brokerage services provided by the Bank and related financial instruments. Each purpose from the list below has been thoroughly assessed by the Bank for compliance with the provisions of the Regulation and regulations governing the Bank's activity. The table presented below each time indicates a data processing purpose and its relevant legal basis. Your personal data shall be stored for a time appropriate to ensure the implementation of indicated purposes.

Purpose	Explanations	Legal basis	Length of data processing period.
Depending on relations linking you with the Bank, your data are processed for the following purposes:			
Performance of an agreement, which you are party to or taking steps on your request prior to the conclusion of the agreement	This involves any and all activities undertaken to prepare conclusion, performance or termination of an agreement (e.g. agreement on execution of orders to buy or sell financial instruments and maintenance of accounts, agreement on execution of orders to buy or sell derivatives, agreements on acceptance and transfer of orders to buy financial instruments, agreements on maintenance of investment accounts and execution of orders to buy or sell financial instruments under individual pension security account),	Regulation, art. 6(1)(b)	- Until consideration of an application for the Bank's brokerage service or related financial instruments including until completion of any and all actions preceding conclusion of the agreement with the Bank, and in case of conclusion of the agreement with the Bank until end of the agreement. <i>During this period as well as after its end the Bank may</i>

	and performance of other legal actions connected with the agreement.		<i>process personal data based on other purposes and legal grounds defined below.</i>
Performance of an agreement, which you are not party to or taking steps upon demand of another person prior to conclusion of the agreement	This means any and all steps for the preparation of concluding, implementing or terminating an agreement, which you are not a party to (e.g. you were appointed as proxy, are a representative or another person identified by the Bank's client, etc.), as well as performing other legal operations connected with the agreement.	Regulation, art. 6(1)(f)	<ul style="list-style-type: none"> - Until consideration of an application for the Bank's brokerage service or related financial instruments including until completion of any and all actions preceding conclusion of the agreement with the Bank, and in case of conclusion of the agreement with the Bank until end of the agreement, which you are not a party to. <i>During this period as well as after its end the Bank may process personal data based on other purposes and legal grounds defined below.</i>
Fulfilment of legal duties or carrying out tasks of public interest.	In such case the Bank processes personal data in order to fulfil the duties imposed by law or carry out tasks of public interest. It means, in particular, the fulfilment of the Bank's duties in connection with the offering of products and the rendering of brokerage services by the Bank, implementation of concluded agreements and for archiving purposes. Such obligations result i.a. from the Act on Preventing Money Laundering and Financing Terrorism, the Act on performance of Agreement between the Government of the Republic of Poland and the Government of the United States of America to Improve International Tax Compliance and to Implement FATCA, the Act on exchange of tax information with other countries, Regulation MAR (Regulation (EU) of the European Parliament and of the Council no. 596/2014 on market abuse (market abuse regulation) and repealing Directive 2003/6/EC of the European Parliament and of the Council and Commission Directives 2003/124/EC, 2003/125/EC and 2004/72/EC, Act on accounting, tax law, law on protection of competition and consumers, Act on handling claims by financial market entities and on the Financial Ombudsman as well as the Act on Trading in Financial Instruments, the act on individual pension security accounts, the Act on public offering and conditions of introduction of financial instruments to organised trading system and public companies, the Act on investment funds and management of alternative investment funds.	Regulation, art. 6(1)(c) or Regulation, art. 6(1)(e) in connection with individual legal provisions imposing obligations on the Bank, among others such as indicated in the Explanations.	<ul style="list-style-type: none"> - With respect to personal data processing on the basis of the act 0 on trading in financial instruments in connection with document or information carrier archiving obligation, including recordings of telephone conversation and electronic correspondence, recording of telephone calls and saving electronic correspondence in connection with activities that might result in provisions of brokerage services as stipulated in the said act - for 5 years from the first day of the year immediately following the year in which they were prepared or received. This is to inform also that The Polish Financial Supervision Authority (KNF) may require the Bank to safekeep 1 and archive the so-called data carriers and documents after expiry of the 5-year term but not longer than for 7 years from the first day of the year immediately following the year, in which they were prepared or received. - As regards processing of personal data for purposes of tax documentation - during the period of 5 years counting from the end of the calendar year, in which tax payment term expired. - As regards processing of personal data for purposes of accounting documentation - during the period of 5 years counting from the end of the calendar year, in which

			<p>operations, transactions and proceedings were/will be ultimately finished, repaid, settled or time-limited.</p> <ul style="list-style-type: none"> - With respect to personal data processing to prevent crime on counteracting money laundering and financing terrorism - during the period of 5 years counting from the day on which business relations with the client were ended, or from the day in which transaction was made occasionally. - During claims handling. - In other cases - until the time of the Bank's fulfilment of the duties specified in particular legal provisions or the performance of tasks carried out in public interest.
<p>Purposes implemented under the so-called legally justified interest of data controller</p>	<p>Purposes stemming from a so-called legitimate (legally justified) interest of data controller are:</p> <ol style="list-style-type: none"> 1) assuring the safety of persons and of the Bank's property, including the monitoring of the Bank's branches, with due respect for privacy and dignity of persons, 2) ensuring transaction security, in particular preventing fraud, 3) adjusting the marketing content of the Bank's pages depending on behaviour of persons displaying them, 4) adjusting marketing offerings, products and services of the Bank as well as of companies cooperating with the Bank, based on information reflecting features, behaviours or preferences of the Client (profiling). 5) if applicable, for purposes related to conducting litigations and also proceedings before public authorities as well as other proceedings, also for the purpose of pursuing claims and defending against claims, 6) internal administrative, analytical and statistical purposes, statistics and internal reporting of the Bank and within the Bank's Capital Group, 7) organisation and carrying out competitions in keeping with provisions of regulations, 8) marketing the Bank's products and services, in particular carried out by means of provision of commercial information via traditional mail or if relevant consent is obtained, also electronically or by phone, 	<p>Regulation, art. 6(1)(f)</p>	<ul style="list-style-type: none"> - During a period of up to 3 months in case of video monitoring. - Until the time of fulfilment of the Bank's legitimate interest constituting the basis for such processing or making an effective objection against such processing, no longer than until the end of the calendar year, in which the relevant claim limitation period expires. - If during the a/m period there is a dispute or proceedings are pending, in particular before the court, personal data shall be processed for a period determined in accordance with applicable provisions of the Civil Code governing limitation periods, which will be counted from the day of ending the dispute or legally valid termination of the proceedings.

	communication via the Bank's website and mobile app, 10) replying to clients' enquiries submitted with the contact form on the Bank's website, by phone, by e-mail, by letter to the Bank's registered address or in a branch of the Bank. In assessing if given objectives are legitimate (legally justified) the Bank shall consider whether your interests, rights or freedoms do not override the Bank's legitimate interests		
Implementation of actions carried out on the basis of granted consents	may, in particular, include: 1) marketing of services and products of companies cooperating with the Bank,	Regulation, art. 6(1)(a)	Until withdrawal of granted consents.

Where do we obtain your personal data from?

5. The Bank processes your personal data obtained directly from you (e.g. data provided on forms) or obtained from other sources, e.g. from publicly available ones, e.g. PESEL Register, Identity Card Register, National Court Register (KRS), Central Registry of Information on Businesses (CEIDG), REGON base, Central Register of Beneficiary Owners. Depending on the relationship connecting you with the Bank, your data may also come e.g. from the person giving you powers of attorney, the company, which identified you for contact or performance of specific activities or from your statutory representative.
- In each of the indicated cases the Bank will scrupulously verify if it has legal grounds for the processing of personal data.

What personal data categories do we process?

6. Depending on the relationship connecting you with the Bank, the Bank may process the following personal data categories, as submitted by yourself or third parties:
- identification data (e.g. name and surname, registered address, series and number of ID, PESEL),
 - contact data (e.g. telephone number, e-mail address, correspondence address),
 - social and demographic data (e.g. nationality, form of employment, number of persons provided-for),
 - behavioural data (e.g. data regarding method of using the Bank's services),
 - communication data (e.g. data resulting from communication with you),
 - audio-visual data (e.g. data connected with recording conversations or images for the purpose of security and evidence).
 - if you are party to an agreement concluded with the Bank:
 - transactional data (e.g. details regarding transactions made),
 - data regarding family, legal and property ties (e.g. when you make a bequest in the event of death),
 - financial data (e.g. account balance, source of revenue, property information),
 - contractual data (e.g. details of concluded agreements, liabilities),
 also if you are using electronic banking services or brokerage service:
 - technical data (e.g. data of the device, on which you are using the mobile app),
 - location data (e.g. data of the location where you are making transactions with use of the mobile app),
 - data of browsing history (e.g. data essential to keep the appropriate exchange of information between the server and browser when using Millenet or ePromakPlus).

Whom may your personal data be disclosed to?

7. Access to your personal data - internally within the Bank's organisational structure - shall be provided solely to duly authorised Bank employees and only to the necessary extent. In certain situations your personal data may be disclosed by the Bank to recipients from outside of the Bank's structures. Under such circumstances the Bank shall always scrupulously examine the legal basis for personal data disclosure. Account must be taken of the fact that data recipient in the meaning of the Regulation is both an entity processing personal data on behalf of the Bank as well as an entity to which data are disclosed for its own purposes (e.g. public administration bodies).
- Depending on your relationship with the Bank, recipients of your personal data may be:
- public bodies or entities authorised to demand access to or receipt of personal data on the basis of legal regulations e.g. the Polish Financial Supervision Authority, Ministry of Finance, Inspector General of Financial Information, National Tax

Administration, Banking Arbiter, President of the Personal Data Protection Office, transaction repositories subject to reporting obligation in accordance with the Regulation (EU) of the European Parliament and of the Council no. 648/2012 of 4 July 2012 on OTC derivatives, central counterparties and trade repositories and the Regulation (EU) of the European Parliament and of the Council no. 600/2014 of 15 May 2014 on markets in financial instruments and amending Regulation (EU) no. 648/2012 together with executive regulations to these acts of legislation and amending acts, including, *inter alia*, Commission Delegated Regulation (EU) no. 2017/104 of 19 October 2016 and Commission Implementing Regulation (EU) no. 2017/105 of

19 October 2016 and institutions acting as the Approved Reporting Mechanism, referred to in art. 4 (1)(54) of the Directive of the European Parliament and of the Council no. 2014/65/EU of 15 May 2014 in markets in financial instruments,

- b) institutions performing functions of deposits of securities and clearing houses operating in the area of clearing transactions concluded [on regulated market](#), clearing transactions concluded [in alternative trading scheme](#), on market and managing the system of securing settlement liquidity, including the system for guarantees of settlements of transactions concluded on regulated market as well as entities who are participants in the deposit-settlement system or entities organising the market in trading in financial instruments including, in particular, the National Deposit of Securities SA and the Warsaw Stock Exchange SA,
- c) entities who are recipients of personal data under the service of accepting and transferring orders to buy or sell financial instruments (e.g. collective investment institutions and entities maintaining registers of participants upon request of collective investment institutions, issuers of financial instruments, entities offering financial instruments on primary market),
- d) entities to which the Bank has outsourced personal data processing on the basis of concluded agreements e.g. courier parcel providers, companies dealing with the production of mass prints, suppliers of IT and other services who process data on behalf of the Bank,
- e) banks or other institutions, which may receive personal data in relation to performance of banking activities (e.g. agent banks in processing transfers) as well as under legal regulations, e.g. business information bureaux (KRD, ERIF), as well as the Polish Bank Association,
- f) depending on scope of services, which you are using - to entities participating in processes involving performance of domestic and cross-border agreements and transactions, e.g. KIR, VISA, MasterCard, SWIFT, entities providing telecom services.

In case of performance of cross-border agreements and transactions, data may be sent outside the European Economic Area (EEA), also to the territory of the United States of America. In the a/m circumstances personal data to countries not belonging to EEA, whose level of data protection was not deemed adequate by the European Commission, will be sent by the Bank only to the extent permitted by legal regulations, e.g. with use of proper protection in the form of standard data protection clauses adopted by the European Commission or in cases specified in art. 49(1) of the Regulation. You may obtain copies of any protection measures referred to above or information about their availability by contacting the Bank at the mailing addresses indicated in pt. 1 and 3,

- g) entities providing advisory-control services e.g. auditing firms,
- h) entities processing data for the purpose of debt collection or providing court representation e.g. law offices,
- i) entities, with respect to which you agreed to disclose and process your personal data,
- j) entities within the Capital Group of Bank Millennium S.A. responsible for the implementation of contractual and reporting duties.

A detailed list of personal data recipients is available at www.bankmillennium.pl/ochrona-danych and <https://millenniumbm.pl/dane-osobowe-s>.

Exercising rights

- 8. Detailed information on your rights:
 - a) you have the right to access your personal data, which includes obtaining data copies,
 - b) if you decide that your personal data processed by the Bank are not true, you have the right to correct or supplement such data,
 - c) you have the right to demand your personal data to be erased in cases provided for by relevant laws,
 - d) you have the right to file your demand for limitation of your personal data processing,
 - e) you have the right to file an objection against the processing of your personal data in case of their processing owing to a legitimate interest of the Bank or performance of tasks in the public interest,
 - f) you also have the right to receive your personal data from the Bank in a structured format and transfer personal data to another data controller.

In case of transferring data, due to other legal regulations e.g. the Banking Law, it may be required to obtain your or other person's consent or to satisfy other conditions required under these regulations,

- g) You have the right not to be covered by a decision based exclusively on automatic processing, including profiling, which triggers legal consequences with respect to you or significantly affects you in another way, unless this decision is required

to perform the agreement, is permitted by law or you have previously clearly consented thereto,

h) in cases when personal data processing is performed based on the consent given, you have the right to withdraw your consent with respect to specific purposes of processing, at any time.

You can withdraw your consent in the Bank's branch, by phone and - if you have access to electronic banking channels - in Millenet and mobile app and, if you use exclusively brokerage services and related financial instruments and you have access to brokerage service - in ePromakPlus. The withdrawal of consent shall not affect the legitimacy of the processing which was performed before the consent was withdrawn.

9. In case of conclusion of an agreement or transaction providing personal data is voluntary but necessary for carrying them out.
10. In case the Bank's processing of your personal data is deemed to be in breach of the Regulation, you have the right to file a complaint to the supervision body, i.e. President of the Personal Data Protection Office.
11. Details regarding your rights connected with data processing can be found at www.bankmillennium.pl/ochrona-danych and <https://millenniumbm.pl/dane-osobowe-s>.

Decisions made in an automated way

12. If there is an agreement between you and the Bank or in case of taking actions aimed at concluding the agreement, processing of your personal data may be done in an automated way. This may result in automated decision-making, including decisions based on profiling. Performing assessment of the risk of money laundering and financing terrorism, where this assessment is being made on the basis of data declared in documents presented with submission of the instruction or order to perform the transaction or when concluding the agreement, based on defined criteria (economic, geographic, *ratione materiae*, behavioural). A consequence of the assessment performed is automatic qualification in a risk group, where qualification to unacceptable risk group may result in automatic blockage and not establishing a relationship.

If you are subject to a decision based on automatic processing in other cases, you will be independently informed about this - together with information about the principles of taking such a decision as well as its importance and anticipated consequences.