

## INFORMATION ON PROCESSING PERSONAL DATA IN BANK MILLENNIUM S.A.

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”). 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](http://www.bankmillennium.pl/ochrona-danych).

### Data Controller, Data Protection Officer

1. Bank Millennium S.A. with seat in Warsaw is your personal Data Controller:
  - 1) address: ul. Stanisława Żaryna 2A, 02-593 Warszawa,
  - 2) telephone: (+48) 801 331 331 or (+48) 22 598 40 40 - for mobiles and calls from abroad,
  - 3) e-mail: kontakt@bankmillennium.pl.
2. 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.
3. Personal data processing in the Bank is supervised, for correctness, by the Data Protection Officer (hereinafter: “Data Protection Officer”):
  - 1) address: Data Protection Officer, Bank Millennium S.A., ul. Stanisława Żaryna 2A, 02-593 Warszawa,
  - 2) 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?

4. 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. The table below provides a summary of data processing purposes. 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	What is meant here are any steps for the preparation for concluding, implementing or terminating an agreement (e.g. loan agreement, bank account agreement, agreement on access to services via electronic banking channels) as well as performing other legal operations connected with the agreement.	Regulation, art. 6 sec. 1.b)	- Until consideration of an application for the Bank’s product or service, also 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 process personal data based on other purposes and legal grounds defined below.</i>
Performance of an agreement,	This means any and all steps for the preparation of concluding, implementing or	Regulation, art. 6(1)(f)	- Until consideration of an application for the Bank’s

<p>which you are not party to or taking steps upon demand of another person prior to conclusion of the agreement</p>	<p>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.</p>		<p>product or service, also until completion of 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 party to.</p> <p><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></p>
<p>Fulfilment of legal duties or carrying out tasks of public interest.</p>	<p>In such case the Bank processes personal data in order to fulfil the duties imposed by law or to carry out tasks of public interest e.g. for the purpose of setting-up a trusted profile. In particular, what we mean here is the fulfilment of the Bank's duties in connection with the conducting of banking activity and implementation of concluded agreements, archiving, confirming identity (e.g. in remote verification process), as well as assessment of borrowing capacity and credit risk analysis, and also performance of notification obligations with respect to authorised bodies e.g. Polish Financial Supervision Authority. Such obligations result i.a. from Banking Law (including the obligation of special care in ensuring safety of funds kept), the Act on Preventing Money Laundering and Financing Terrorism, the Act on Payment Services, the Act on execution of the 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, 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.</p>	<p>Regulation, art. 6 sec. 1.c) or Regulation, art. 6 sec. 1.e) or Regulation art. 9 sec. 2.g) in connection with particular legal provisions imposing obligations on the Bank, among others such as indicated in the Explanations.</p>	<ul style="list-style-type: none"> <li>- As regards making calculations involved with statistical methods for computing methods and models defined by Banking Law - during 12 years from the day of expiry of the liability.</li> <li>- In case of interest in credit products offered by the Bank during a period essential to measure risk of default by the debtors as well as risk management (internal ratings-based approach).</li> <li>- 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.</li> <li>- 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 operations, transactions and proceedings were/will be ultimately finished, repaid, settled or time-limited.</li> <li>- As regards processing personal data for the purposes of counteracting money laundering and terrorist financing - for a period of 5 years from the date of termination of business relations with the client or from the date of an occasional transaction.</li> <li>- For the purpose of providing clarifications regarding credit capacity assessment made by the Bank - not longer than during the period, in which the Bank is authorised to process your data i.a. for the purpose of credit risk assessment.</li> <li>- During claims handling.</li> </ul>

			<ul style="list-style-type: none"> <li>- Pursuant to Article 79b of the Banking Law, for a period of 5 years from the date of termination of the function or from the date on which the conditions referred to in the above provision ceased to be met.</li> <li>- 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.</li> </ul>
Purposes stemming from legitimate interests of the controller	<p>Purposes implemented under a so-called legitimate (legally justified) data controller's interest are:</p> <ol style="list-style-type: none"> <li>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 data subjects,</li> <li>2) ensuring transaction security, in particular preventing fraud,</li> <li>3) adjusting the content of the Bank's pages, depending on behaviour of persons displaying them,</li> <li>4) if this is 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,</li> <li>5) internal administrative, analytical and statistical purposes, including analyses of the credit portfolio, statistics and internal reporting of the Bank and within the Bank's Capital Group,</li> <li>6) organisation and carrying out competitions in keeping with provisions of regulations,</li> <li>7) marketing the Bank's products and services, carried out by means of providing commercial information during meetings or via traditional mail, and if relevant consents are obtained, also electronically or by phone,</li> <li>8) communication via the Bank's website and mobile app,</li> <li>9) 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.</li> </ol> <p>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</p>	Regulation, art. 6 sec. 1.f)	<ul style="list-style-type: none"> <li>- During a period of up to 3 months in case of video monitoring.</li> <li>- 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.</li> <li>- If during the a/m period there is a dispute or proceedings are pending, in particular in court, personal data shall be processed for a period determined in accordance with the 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.</li> </ul>
Performance of actions carried out on the basis	<p>This may, in particular, include:</p> <ol style="list-style-type: none"> <li>1) marketing of services and products of companies cooperating with the Bank,</li> </ol>	Regulation, art. 6 sec. 1.a)	<ul style="list-style-type: none"> <li>- Until withdrawal of granted consents.</li> <li>- As regards information constituting banking secrecy for</li> </ul>

of granted consents	2) processing information constituting banking secrecy (also for the purpose of analysing credit risk) after expiry of the liability.		the purpose of analysing credit risk - after expiry of the liability under the agreement concluded with the Bank, until withdrawal of this consent.
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### Where do we obtain your personal data from?

5. The Bank processes your personal data obtained directly from you (e.g. data given on forms) or obtained from other sources, e.g.

- a) from publicly available sources, e.g. PESEL Register, Identity Card Register, National Court Register (KRS), Central Registry of Information on Businesses (CEIDG), REGON database,
- b) sources with restricted access e.g. BIK, BIG.

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:

- a) identification data (e.g. name and surname, registered address, series and number of ID, PESEL),
  - b) contact data (e.g. telephone number, e-mail address, correspondence address),
  - c) social and demographic data (e.g. nationality, form of employment, number of persons provided-for),
  - d) behavioural data (e.g. data regarding method of using the Bank's services),
  - e) communication data (e.g. data resulting from communication with you),
  - f) audio-visual data (e.g. data connected with recording conversations or images for the purpose of security and evidence, face image for purposes of confirming identity in the process of remote verification),
  - g) 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:
- 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 Milenet).

### 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. It is necessary to underscore that in the meaning of the Regulation, data recipient shall mean both entity processing personal data on behalf of the Bank and an entity, to whom data is disclosed for its own purposes (e.g. public administration bodies).

Depending on your relationship with the Bank, recipients of your personal data may be:

- a) public bodies or parties 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 Revenue Administration, Banking Arbiter, President of the Personal Data Protection Office,
- b) entities, to which the Bank has outsourced personal data processing on the basis of concluded agreements e.g. courier parcel providers, payment card manufacturers, companies providing photoinpection services, companies dealing with the production of mass prints, providers of IT and other services who process data on behalf of the Bank, franchise branches, instalment purchase partners,
- c) 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. BIK, business information bureaux, as well as Polish Bank Association,

d) depending on scope of services, which you are using - to entities participating in processes involved with 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 us 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 par. 1 of the Regulation. You may obtain copies of any protection measures, mentioned above or information about their availability by contacting the Bank at the mailing addresses indicated in pt. 1 and 3,

e) insurance companies - if you are using insurance products,

f) entities providing advisory-control services e.g. auditing firms,

g) entities processing data for the purpose of debt collection or providing court representation e.g. law offices,

h) entities, with respect to which you agreed to disclose and process your personal data,

i) entities within the Capital Group of Bank Millennium S.A. responsible for the implementation of contractual and reporting duties.

Detailed list of personal data recipients is available at [www.bankmillennium.pl/ochrona-danych](http://www.bankmillennium.pl/ochrona-danych).

## 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 accurate, you have the right to rectify 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 be based on 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 data subject's consent or to satisfy other conditions required under these regulations,

g) you have the right not to be subject to a decision based exclusively on automatic processing, including profiling, which may produce legal effects 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 may withdraw the consent in a Millennium Branch, by phone, in Millenet or the Mobile App. 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](http://www.bankmillennium.pl/ochrona-danych).

## Profiling and automated decision-making

12. Your data may be processed in an automated manner, also profiled. Profiling is a form of automated data processing that involves the use of personal data to evaluate certain personal aspects of a natural person, in particular to analyse or predict aspects relating to the work performance of that natural person, the person's economic situation, health, personal preferences, interests, reliability, behaviour, location or movements. Sometimes the processing methods described above may result in decisions based on them being issued with respect to you.

13. Depending on the relationship between you and the Bank, your data may be processed in an automated manner, also profiled in the situations indicated below - which is important - in cases where automated decisions are made, that have legal effects against you or similarly significantly affect you, the following explanations also contain relevant information about the logic of their taking, as well as the significance and anticipated consequences of such

processing for you. 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 rules of taking such a decision as well as its importance and anticipated consequences.

#### **1) marketing of own products and services as well as those of entities cooperating with the Bank**

a) Your data is used to customise offers based on the analysis of your relationship with the Bank, characteristics, behaviours and needs, including information about your products and basic identification data, socio-demographic, financial, transactional, technical, locational data, as well as credit history to-date and creditworthiness assessment. When creating profiles, the Bank limits the use of data for the purposes of a specific offer, i.e. selects and analyses only the necessary data and is guided by the principles of transparency and non-discrimination. Profiling results in the fact that the Bank is able to match and direct the best possible offer to you. Profiling and failure to use the offer prepared on the basis of the profiling in no way limits the possibility of using products and services.

#### **2) performing risk assessment in accordance with the Act on Counteracting Money Laundering and Terrorist Financing (AML Act)**

a) Your personal data is used in the process of assessing the risk of money laundering and terrorist financing conducted on the basis of the AML Act, taking place both at the stage of establishing relations with the Bank and during its duration, as part of regular reviews. On the basis of the information and documents provided to us by you, taking into account, i.a. criteria such as the type of client, purpose, duration of business relations, type of products, transaction history, geographical risk and verification in terms of taking a politically exposed position and possible previous activity of increased risk, the Bank performs profiling, which results in determining or updating the risk group. If, as a result of such profiling, you are classified as a higher risk group at the stage of establishing the relationship, the Bank may refuse to conclude an agreement with you;

b) Your personal data during the relationship with the Bank will also be subject to profiling in order to identify, in accordance with the AML Act, cases indicating the possibility of money laundering or terrorist financing. In this case, *inter alia* criteria such as the type of client, type of business relationship, transaction data, citizenship, geographical area, as well as previous activity of increased risk are taken into account. If the Bank has a justified suspicion of money laundering or terrorist financing, it may result in termination of the contract, refusal to conclude another contract with you in the future and/or refusal to extend the current relationship with further products offered by the Bank, as well as reporting such activities to the relevant state authorities.

#### **3) Performing investment assessment**

a) In the case of financial services specified in the financial services contract and in the case of investment advice - the information obtained in the investment survey concerning, *inter alia* education, investment experience, knowledge of investment products, financial situation, investment objectives, investment risk tolerance, will be used to assess your knowledge and experience in investing in financial instruments, products and services and to correctly define the target group. If it is determined that there is insufficient knowledge about the service covered by the contract you intend to conclude, the Bank may refuse to conclude the contract.

#### **4) Monitoring the security of transactions and counteracting fraud**

Taking care of transaction security and counteracting fraud, the Bank uses profiling taking into account information about the details of your transaction, including the way it is executed, other previous transactions and statistics on the risk of breaches for individual types of transactions. In justified cases, i.e. in particular when the Bank suspects a breach of the security of a payment instrument, its misuse or use leading to an unauthorised transaction, it is possible to make an automated decision against you on refusal to execute a payment transaction made by card or available electronic banking channels.

#### **5) Assessment of creditworthiness and analysis of credit risk**

a) Your personal data is used to assess your creditworthiness and/or analyse your credit risk. The Bank assesses credit capacity and creditworthiness based on data including, in particular, information on your current liabilities, information on the payment history of other products and services, as well as other data, acceptable in accordance with Article 105a sect. 1 b of the Banking Law, provided by you in the application for the conclusion of an agreement with the Bank and information obtained from external databases of confirmed quality recognised on the market, such as databases maintained by the Polish Bank Association, the Credit Information Bureau or the Economic Information Bureau. In the process of assessing creditworthiness and creditworthiness, statistical models are used, as a result of which your creditworthiness and credit capacity



to incur liabilities to the Bank are assessed. The result of profiling assessing your creditworthiness and credit capacity is the Bank's decision to grant or refuse to grant a credit product.

- b) In connection with the Bank's performance of its obligations in the field of credit risk and capital management, assessment of prudential requirements, including portfolio credit risk assessment, your personal data, i.e. *inter alia* previous credit history, demographic data, transaction history, as well as the previous assessment of your creditworthiness and credit capacity, respectively, may be profiled. Such profiling will not bring any consequences for you.

**6) pursuing claims**

- a) As part of debt collection activities, your data such as socio-demographic, financial and behavioural data will be profiled in order to determine how the debt is serviced, as a result of which the liability may be transferred to automatic service. In justified cases, i.e. in the event of the absence, despite a summons, of repayment of the due liability under the contract, the Bank automatically decides to terminate the contract based on your data including information on concluded contracts, financial situation and debt collection activities taken, contained both in the Bank's internal databases as well as external databases such as the Credit Information Bureau or the Economic Information Bureau.

- 14. 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.