

## **Privacy notice of ProCredit Bank (Bulgaria) EAD**

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This document outlines the approach of ProCredit Bank (Bulgaria) EAD to data privacy to fulfil our obligations under the Regulation (EU) No. 2016/679 (General Data Protection Regulation), articles 13 and 14. It is one of our fundamental responsibilities as a bank to ensure that we protect the information entrusted to us. The Privacy Notice aims to answer important questions about the processing of personal data by ProCredit Bank (Bulgaria) EAD. This notice applies to all our products and services.

Please, take some time to read the Privacy Notice carefully.

## 1. Who we are?

ProCredit Bank (Bulgaria) EAD is a development-oriented commercial bank. We offer customer products and services to small and medium enterprises and to private individuals. ProCredit Bank (Bulgaria) EAD is a controller of personal data with the following contact details:

**Address:** Head Office, 26, Todor Aleksandrov Blvd. 1303, Sofia

Tel.: + 359 700 1 70 70 or \*7000

Fax: + 359 2 813 51 10

E-mail: [contact@procreditbank.bg](mailto:contact@procreditbank.bg)

ProCredit Bank (Bulgaria) EAD is a member of the ProCredit Group, which is led by its Frankfurt-based parent company, ProCredit Holding. ProCredit Holding is the sole owner of ProCredit Bank Bulgaria.

Members of ProCredit Group are: ProCredit Holding; ProCredit academies; Quipu (IT consultancy and software development company), ProCredit Bank (Albania), ProCredit Bank (Bosnia and Herzegovina), Banco ProCredit (Colombia), Banco ProCredit (Ecuador), ProCredit Bank (Georgia), ProCredit Bank (Germany), ProCredit Bank (Kosovo), ProCredit Bank (Macedonia), ProCredit Bank (Moldova), ProCredit Bank (Romania), ProCredit Bank (Serbia), ProCredit Bank (Ukraine), related parties to ProCredit Bank (Bulgaria) EAD.

More information on the activities of the ProCredit Bank (Bulgaria) EAD is available at the official site of the bank: [www.procreditbank.bg](http://www.procreditbank.bg).

More information on the activities of the ProCredit Group is available at: <https://www.procredit-holding.com/>.

## **2. Why does the bank collect and use your personal information?**

The bank gathers, processes and stores personal information for a variety of reasons and relies on a number of legal bases to use it. We use your personal information to process your applications, to help administer your products and services, to ensure we provide you with the best service possible, to prevent unauthorised access to your accounts and to meet our legal and regulatory obligations.

As per Regulation (EU) No. 2016/679 we are allowed to use personal information only if we have one or more of following reasons:

- to fulfil a contract we have with you, or
- when it is our legal duty, or
- when it is in our legitimate interest, or
- when you give consent for it.

When we have a business reason of our own to use your information, this is called a 'legitimate interest'. When referring to it for processing of your information, we ensure that there is a fair balance between the legitimate interests of the bank and your privacy rights.

The Regulation (EU) No. 2016/679 treats some categories of sensitive personal information as special, which processing is allowed after your consent. This includes information about racial or ethnic origin, political opinion, sexual orientation, religious beliefs, trade union membership, health data, and criminal records.

The bank gathers, processes and stores your personal information under the following reasons:

### **2.1. To comply with legal obligations:**

We, as a financial institution, are required to process and store your personal information, upon compliance with certain legal obligations:

- to verify the personal data provided to us and meet our legal and compliance obligations, including to prevent money laundering, tax avoidance, financing of terrorism and fraud under the Anti-money Laundering Law.
- to report regularly or respond to queries raised by the Bulgarian National Bank.
- to respond to requests related to Foreign Account Tax Compliance Act (FATCA), to provide data, as stipulated in the Accounting law, Tax-Insurance Procedure Code and other related regulatory framework in line with establishing fair and lawful accounting process;

- to pass data of the ordering party or beneficiary to the receiving or transferring financial institution under the Law on Payment Services and Payment Systems;
- to provide the required information to the Central Credit Register under the Ordinance No. 22 of the BNB;
- to provide reports to the respective authorities related to the money laundering activities in certain suspicious cases under Anti-money Laundering Law;
- to report/respond to queries raised by regulatory authorities, law enforcement and other government agencies requested for regulatory investigations or proceedings. Such are police, court, State Agency for National Security, National Investigation Services, Anti-corruption authority, etc.
- to provide information to private/state judicial enforcers in line with the Civil Procedure Code;
- to ensure video surveillance under the Ordinance No. 81213-444 of the Ministry of Interior and the BNB for organization and Control over Ensuring Security of Banks and Non-bank Financial Institutions on the premises, such as in the Bank's offices;
- to provide personal data to ProCredit Group in order to comply with legal obligations that the ultimate parent of the ProCredit Group is subject to, like group risk management, supervisory reporting and AML as well for fraud prevention purposes on group level.

## **2.2. To enter into or fulfill contractual obligations:**

Upon entering and/or fulfilling contractual relationship with the Bank under the pre-contractual and / or contractual relationship, the Bank shall have the right:

- to collect personal data for processing your applications for products and services in order to assess the terms upon which we can enter into the contract with you.
- to process and store your personal information for the purpose to manage and support upon contractual relationship with us your payment/ fiduciary accounts and / or other accounts or services, loans, letters of credit bank guarantees and any other banking products or services.
- to assess the changes in your creditworthiness and collect additional information from public registers, such as Credit register, Trade register, Property register.
- To process payments that are paid to you or by you.

- To contact you by post, phone, text message, email, social media, fax, using our online banking website or other means, but not in a way contrary to law.
- To provide information about the products and services you use, by sending you notifications, error or incompleteness reports or responses to your requests, complaints or appeals.
- As part of the fulfilment of our contractual relations to you, we may pass some personal information to an intermediary or counterparty (experts in certain services and/or subcontractors) with aim to provide you with the best service (e.g. in case of encashment services).

### **2.3. To manage our business for our legitimate interests:**

The legitimate interests upon which the Bank processes the personal data you provide to us, are mainly:

- In order to determine the most suitable product or service that will fulfill your expectations and will correspond with your repayment capacity, we might collect additional information about you and the other parties related from public registries such as Central Credit Register, Property register, Bulstat register, State fund agriculture register, Trade register, etc.
- In order to be able to provide you with high quality and timely services we share your information with other organisations – cash management companies, legal advisors, notaries, insurance companies, appraisal companies or other third party service providers;
- In order to fulfill internally-set administrative goals, the bank might provide your personal data to archiving companies, debt collection companies and/or members of ProCredit Group;
- To record conversations when you contact us via our call center with aim to provide quality service;
- To contact you for marketing purposes in case you are our client, in order to offer you new banking services;
- To use and process, your personal data when exercising and safeguarding our rights, including where necessary to take enforcement action (e.g. debt collection);
- To set up video surveillance not stipulated by law, e.g. at the 24/7 self-service zones or inside premises for the prevention of crime or fraud;
- To assure security and business continuity;

- To assure strict risk management process;

#### **2.4. Where you have provided consent:**

The Bank processes and stores your personal data after your explicit consent in the following cases:

- To access personal data from Social insurance register, after submitting application for using a product, offered by the Bank;
- To use your information for direct marketing before you become our client.
- To collect sensitive information – for your health or other sensitive information which you share with us while applying for a product or service or when requesting a change to an existing product and service;

You can withdraw the consent at any time through our contact channels free of charge. In this case the bank will not use your data for the purposes described above. The withdrawal of consent might reflect into provision of our services or products.

### **3. What kind of personal information do we collect?**

The Bank collects, records, structures, organizes, processes, stores, if necessary updates personally or through its agent or through our alternative channels of communication such as internet banking or our website different types of personal data from our clients (potential and current) in the context of creating / developing business relationships. The information we process, structure, analyze, and store may vary depending on the products and services the customer uses. It falls into various categories, as listed below:

- **Identity and contact information**

Name, gender, date of birth, place of birth, copies of identification card or other identification document such as driving licence, passport (personal identification number/foreigner identification number, document type, document number, issuing authority, issue date, expiration date), nationality, photograph, address (country, country region, zip-code, city, street address), contact information (personal email address, home and/or mobile telephone numbers, work phone number;

work email address), marital status, family details, professional experience, education, tax residency and tax related information, authentication data (specimen signature);

- **Financial details/circumstances**

Financial status and income details, processing of application and accompanying documentation, employment status and employment of the related persons, credit history, credit assessment records, data from public registers, , financial needs, relationship with other banks or financial companies, business records of self-employed individuals, property documentation collateral information, (property description, data for Properties register, property valuation report, collateral insurance, construction documentation, ownership of movable or immovable assets);

- **Information, related to bank's products and services**

Data from the fulfilment of our contractual obligations, data in the documentation, bank account details, credit/debit card details, transaction details and history, data, related to power of attorney arrangements, information on any third-party beneficiaries; details of products held and applied for including reasons for not proceeding where relevant, other data about the use of the bank's products and services; internal client ID, internal product or collateral IDs;

- **Technical information and online identification**

Information: about the electronic communication and user identities - user login and subscription data (e.g. login credentials for online banking); location details from mobile or other devices, unique identifier for your device, IP address of the device, from which are accessed the banking services, details on the devices and technology you use, log history, data for merchants where you pay with your card; and data about "cookies", used by our internet sites;

- **Information you provide us about others or others provide about you**

In case you give us information about someone else (for example, data about a spouse or financial associate during the course of a joint application with that person), or someone gives us information about you, we may add it to any personal information we already hold and we will use it in the ways described in this Data Privacy Notice. A financial relationship may be created between the records of persons with economical or kinship relations.

Note: A person or legal entity may disclose information about other persons, only in the cases they have assured the third parties' consent to do so and may provide a proof for their consent to the



Bank. The person or legal entity bears responsibility to provide data in line with the Data Privacy Notice of the bank and the legislation, related to personal data protection.

- **Sensitive categories of data**

Upon a presence of your consent and/or if we have a legal obligation, we may process and store information about you which includes sensitive personal data, such as health or criminal conviction information. We will only hold this data when we need for the purposes and retention periods of the product or services we provide to you.

We collect personal data in relation to children only in compliance with the legal requirements and after having obtained the explicit consent their parents' or legal guardian.

- **Other types of personal data**

Images from security cameras in and around the bank's premises and 24/7 self-service zones; voice from telephone recordings; complaints and information in relation to execution of data subject rights; records of correspondence and other communications with the bank; investigations data (e.g. sanctions and anti-money laundering checks, external intelligence reports);

- **Information about non-clients**

The Bank processes data about parties, related to transactions; data about guarantors; collateral owners; cardholders; authorized persons or clients' representatives by law or with powers of attorney; persons, applying for bank's products and services; data about former clients held till the lawful retention periods; persons in the scope of authorities' investigations; service providers or their employees; images of visitors in premises, held in the lawful retention periods;

#### **4. When and how we collect information about you**

This section lists the places where we collect data that counts as part of your personal information.

We may collect it from a range of sources and it may relate to any of our products or services you apply for, currently hold or have held in the past.

The bank collects data you provide or we collect in process of our relationship:

- When you apply for the bank's products and services;
- When you use our website and online services provided by us and/or visit our branches or offices and 24/7 self-service zones of the Bank;

- When you give us information verbally or in writing - on application forms, contracts, emails and letters, complaints, through telephone calls via the call center or through other communication channels;
- In financial reviews and monitoring;
- When you use our products or services we collect details about how and where you access our services, and your activities history;
- We use CCTV to monitor and collect images in and around the bank's premises and 24/7 self-service zones.

The bank may also collect and process personal data which we lawfully obtain from legal entities, individuals or other sources:

- Publically available information – in media, websites, social networks, trade directories;
- Information from public registers – such as Trade register, Central Credit register, Property register, State fund Agriculture, Social insurance intururte, National revenue agency, Police website for Validity Verification of ID cards, etc.;
- Information from socially or economically related parties such as employeers, business owners, relatives or other persons.
- Information from public authorities and law enforcement agencies;
- Credit card providers like Visa and Mastercard or transaction networks;
- Information from insurers, recruitment agencies;

## **5. How long we keep your personal information**

How long the personal information is stored depends on the nature of the information we hold and the purposes for which it is processed. ProCredit Bank (Bulgaria) EAD determines appropriate retention periods having regard to any statutory obligations imposed by law.

We will process your personal data for as long as we have a business relationship with you - as an individual or in respect of our relationship with a legal entity you are authorized to represent or are owner. After termination of business relationship with the bank the personal information is kept according to the legal safe-keeping and documentation obligations based on the Anti-money laundering act, the Law on Credit Institutions, Law on Payment Services and Payment Systems, Ordinances issued by the BNB, the Commercial Act, Accounting law, Tax-Insurance Procedure Code, etc.

For example, the account information will be stored for 6 years from the date of account closure. Where you hold or are associated to multiple accounts (including any deposit accounts), the 6 years is effective from the date of closure of the last account.

Information about loans will be stored for 5 years from the date of loan repayment.

We have a strict retention period for security cameras images. In certain limited circumstances, the recordings may be kept for longer, for instance, to provide evidence to the public authorities for investigations for fraud purposes or criminal proceedings.

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 anonymised which means that your personal information is stripped of all possible identifying characteristics.

If you would like further information about our data retention practices, contact our DPO using the contact details in this Privacy Notice.

## **6. Am I obliged to provide personal data?**

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 basis of local and EU legislation.

You can choose not to give or share with us personal information. 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 either to you as an individual or as the authorized representative or beneficial owner of a legal entity.

Sometimes the requested by us information is not required by law or a contract, but it is important for us, for example when examining market needs with intention to offer you a new banking service. The collection of such information will be processed only in case of given consent. If you do not give us these extra details, it will not affect the products or services you have with us.

## **7. How we protect your personal data?**

We use a range of measures to keep information safe and secure, as we apply the all technical and organizational measures required by the Personal Data Protection Act, and best banking practices and bank-related legislation. The bank has assured structures for information security and data protection such as Data Protection Officer and Data Protection Committee, as well as Information security and IT security specialists.

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. We have established data retention policy and data breach procedure.

## **8. How do we use personal information for direct marketing?**

The bank may process your personal data or data, related to individuals connected to your business to provide information about products, services and offers that may be of interest to you or your business. We may send marketing messages by post, email, telephone or text messages.

The personal data that we process for this purpose consists of information you provide to us and data we collect and/or infer when you use our services. We can only use your personal data to promote our products and services to you if we have your explicit consent to do so or, when you are our client under legitimate interest.

You have the right to object at any time to the processing of your personal data for marketing purposes, by contacting the bank and to request we to discontinue to use your personal data for the respective purposes. In case you request not to send marketing messages, the bank will continue to use contact details to provide important information, related to our contractual obligation with you.

## **9. How does the bank make use of Automated Decision Making?**

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.

## 10. Cookies

ProCredit Bank Bulgaria is using “cookies”.

A "cookie" is a small text file that our web server sends to your computer's cookie folder or your mobile device when you visit our web sites. The main function of the "cookie" is to allow our webserver to partially recognize your operating system and Internet browser settings in order to improve and optimize the performance of our website. Another important goal of the cookie is to provide feedback on the performance of our site and to gather statistics to help us choose and improve the services we offer.

Some cookies are important to the site's functionality and are automatically activated when visited by users.

### **Types of cookies that are used by ProCredit Bank Bulgaria:**

On the Bank's Internet banking website (<https://probanking.procreditbank.bg/>), the cookies are:

- *PRCBAUTHENTICATIONBG* - a cookie that is a functional necessity. This cookie is used to authenticate and authorize users.
- The cookie is deleted when you exit the system. In memory cookie.
- *PRCBLOCAL* - a cookie that is used only to track the language the client uses (Bulgarian or English). It is not deleted when you exit the system. Temporary cookie.
- *ProCreditBG\_AntiForgeryToken* - Security cookie. It is not deleted when you exit the system. In memory cookie
- *\_ProAJXSM* - a cookie that we use only as an aid, which contains text (related to the success / failure of the request). Deleted as soon as it arrives at the customer. In memory cookie.
- *fileDownloadToken* - the temporary cookie we use when attempting to download a file from the system (for example, a payment order as PDF). There is a temporary nature, which means that as soon as we have finished working to determine whether the client has downloaded the cookie file is deleted (marked as Expired).

- *PIWIK cookies.* PIWIK is a system that tracks and collects statistical information about the operating system, browser, language, and geographic location of users visiting the site. Used for analyzes and statistics related to the use of our site.

On the Bank's internet page ([www.procreditbank.bg](http://www.procreditbank.bg)), the cookies are:

- `__utm.gif` - Google Analytics Tracking Code that logs details about the visitor's browser and computer.
- `__utma` - a "cookie" that collects data on the number of times a user has visited the web site as well as dates for the first and most recent visit. Used by Google Analytics.
- `__utmb` - Registers a timestamp with the exact time of when the user accessed the web site. Used by Google Analytics to calculate the duration of a web site visit.
- `__utmc` - Cookie purpose description: Registers a timestamp with the exact time of when the user leaves the web site. Used by Google Analytics to calculate the duration of a web site visit.
- `__utmz` - Collects data on where the user came from, what search engine was used, what link was clicked and what search term was used. Used by Google Analytics.
- `_ga` - Registers a unique ID that is used to generate statistical data on how the visitor uses the web site.
- `_gat` - Used by Google Analytics to throttle request rate.
- `_gid` - Registers a unique ID that is used to generate statistical data on how the visitor uses the web site.
- `_pk_id#` - Collects anonymous statistics on the user's visits to the web site, such as the number of visits, average time spent on the web site and what pages have been read.
- `_pk_ses#` - Used by Piwik Analytics Platform to track page requests from the visitor during the session.

You can block or restrict cookies set by any website, including ProCredit Bank sites, through the browser settings of each browser you use on each device you use to access the Internet.

Please note that some of our services, such as Internet Banking, will not work if your browser does not support cookies.

## **11. Who do we share your personal Information with?**

Within ProCredit Bank (Bulgaria) EAD your data is received by the employees and departments that need to process the information in fulfilment of their duties. ProCredit Bank (Bulgaria) might share your personal information with outside organization for fulfilling our contractual or regulatory obligations and for improving the quality of bank's services. We only share your information with a limited number of individuals and companies, which have entered into contractual agreements with the bank, thus observing confidentiality and data protection according to the data protection law and Regulation (EU) № 2016/679. We only permit service providers to use your information in accordance with our instructions, and we ensure that they have appropriate measures in place to protect your information.

Sharing can occur in the following circumstances and/or with the recipients, for example:

- **Authorities** to which we have a public or legal duty to share information: Supervisory and other regulatory and public authorities. Examples are central and local government, the Bulgarian National Bank, Revenue & Customs agencies, Deposit Guarantee Scheme, Law enforcement and fraud prevention agencies; Anti-corruption authority, Commission for Personal Data Protection etc.
- **Your authorized representatives:** anyone who provides instructions or operates any of your accounts, products or services on your behalf (e.g. Power of Attorney, solicitors, intermediaries, joint account holders, co-debtors, guarantors etc.) and anybody else that we have been instructed to share your information with by you;
- **Third parties we need to share your information with in order to facilitate payments:** for example, Visa, Mastercard, credit card issuers and merchant banks, correspondent banks, ATM administrators, Card payment processing companies, your beneficiaries, SWIFT, SEPA, clearing or settlement systems;
- **Other credit or financial institutions:** ProCredit Group members; credit and financial institutions, providing funding to you, for example the European Investment Fund.
- **Companies that provide services for the purposes of fulfilling our legitimate interests or contractual obligations:** for example cash management companies, external legal advisors, notaries, property appraisal companies, insurers, auditors, accountants, marketing and advertising companies, document storage, archiving and destruction companies, cloud storage companies, IT and telecommunication service providers, software development contractors, computer maintenance

contractors, printing companies, debt collection agencies, consultants, private/state judicial enforcers etc.

## **12. Sending data outside of the EEA**

Your information and information relating to individuals connected to your business may be transferred to and stored in locations outside the European Economic Area (EEA), including countries that may not have lower level of protection for personal information. When we do this, we ensure it has an appropriate level of protection and that the transfer is lawful. We may need to transfer information in this way to carry out our contract with you, to fulfil a legal obligation, and/or for your or our legitimate interests.

We may transfer or allow the transfer of information about you and your products and services with us to our service providers and ProCredit Group outside the European Economic Area (EEA), but only if they agree to act solely on our instructions and protect your information to the same standard that applies in the EEA.

More information you can find on the European Commission web site following the link here:

[https://ec.europa.eu/info/law/law-topic/data-protection/data-transfers-outside-eu\\_en](https://ec.europa.eu/info/law/law-topic/data-protection/data-transfers-outside-eu_en)

## **13. Personal Data subject rights**

Under the GDPR all individuals 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.

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

**Address:** Head Office, 26, Todor Aleksandrov Blvd. 1303, Sofia

Tel.: + 359 700 1 70 70 or \*7000

[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 Bulgarian Data Protection Commission .

#### **Commission for Personal Data Protection**

2 Tsvetan Lazarov Blvd.

Sofia 1592

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