

**PRIVACY NOTICE**  
**RBS BANK (POLSKA) S.A.**

**General information**

1. This Privacy Notice (hereinafter also referred to as the “Notice”) contains information about the processing of personal data by RBS Bank (Polska) S.A. with its registered office in Warsaw (postal code 02-134), ul. 1-go sierpnia 8A, Wiśniowy Business Part, entered in the register of entrepreneurs in the District Court for the capital city of Warsaw, 13<sup>th</sup> Commercial Division of the National Court Register, under KRS number: 0000020489, Statistical ID No (REGON): 012019504, Tax ID No (NIP): 5260301238 (“Bank”).
2. The Bank makes every effort to ensure confidentiality, security and protection of your personal data during its processing, in accordance with the applicable personal data protection legislation, including the provisions of Union Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC (the so called General Data Protection Regulation) – in short: “GDPR”.
3. In all matters concerning personal data processing, in particular the exercise of your rights relating to the processing of your personal data, you can contact the Bank by e-mail at the following address: client.services.poland@rbs.com, by telephone on: (+48 22) 573 0 573 or in writing to the address of the Bank’s registered office (preferably with the “GDPR” annotation). The Bank’s website: <https://www.rbs.com/rbs/about/worldwide-locations/rbs-international-branch-network/poland.html>.
4. The Bank may process your personal data as defined in this Privacy Notice and also as identified at the time of collection of data from you. Therefore, this Notice should be read together with any other communications or terms provided to you at the time of collection of data from you (or thereafter) or available on other websites owned by the Bank.

**Categories of persons whose personal data is processed by the Bank**

5. The Bank processes personal data of natural persons who:
  - a) are the existing or former clients of the Bank, as well as persons who are authorised to represent legal persons or other business units being clients of the Bank (collectively referred to as the “Clients”);
  - b) are parties to applications, complaints, claims and other notices sent to the Bank (“Claimants”);
  - c) are potential, existing and former counterparties or suppliers of the Bank (“Counterparties”);
  - d) are authorised to deposit money and to secure and transfer money (“Escort Staff”);
  - e) are users of websites owned by the Bank (“Users”).

**Purposes and grounds for the processing of personal data**

6. Personal data of the Clients can be processed by the Bank – as the data controller – for the following purposes:

<b>Purpose of processing</b>	<b>Legal grounds for processing</b>
Performance of an agreement with the Bank.	The processing is necessary for the performance of an agreement; compliance with legal obligations, including those arising from regulations concerning the conduct of banking activities.
Reporting, follow-up, implementation of management objectives (e.g. analysis of statistical data).	Pursuit of legitimate interests (i.e. implementation of recommendations of supervisory authorities); compliance with legal obligations, including those

	arising from regulations concerning the conduct of banking activities.
Exercise and defence of legal claims.	Pursuit of legitimate interests (i.e. exercise and defence of legal claims).
Ensuring security of persons and the Bank's property.	Pursuit of legitimate interests (i.e. taking care of the property and persons for which/who the Bank is responsible).
Compliance with legal obligations arising from regulations concerning the conduct of banking activities.	Compliance with legal obligations arising from int. al. the provisions of the Banking Law Act, the provisions on counteracting money laundering and terrorism financing.
Compliance with identification and reporting obligations resulting from the agreement between the government of the Republic of Poland and the government of the United States (the so called "FATCA") and from regulations on the exchange of tax information with other countries.	Compliance with legal obligations arising from regulations on fulfilment of international tax obligations and implementation of FACTA legislation and regulations on the exchange of tax information with other countries.
Compliance with legal obligations arising from the provisions of Polish and Union law.	Compliance with legal obligations arising from int. al. regulations concerning archiving obligations, provisions of the Civil Code and the Code of Civil Procedure.

7. Personal data of the Claimants can be processed by the Bank – as the data controller – for the following purposes:

<b>Purpose of processing</b>	<b>Legal grounds for processing</b>
Handling of applications, complaints, claims and other notices sent to the Bank.	Compliance with legal obligations arising from regulations concerning the conduct of banking activities, including the Act on the handling of complaints by financial market organisations and on the Financial Ombudsman.

8. Personal data of the Counterparties can be processed by the Bank – as the data controller – for the following purposes:

<b>Purpose of processing</b>	<b>Legal grounds for processing</b>
Performance of a cooperation agreement with the Bank, including making of payments and other financial transactions, registration and financial settlement of services and products provided to the Bank.	The processing is necessary for the performance of an agreement; compliance with legal obligations, including those arising from the provisions on counteracting money laundering and terrorism financing.
Exercise and defence of legal claims.	Pursuit of legitimate interests (i.e. exercise and defence of legal claims).
Compliance with legal obligations arising from the provisions of Polish and Union law.	Compliance with legal obligations arising from int. al. the provisions of tax law and accounting regulations.

9. Personal data of the Escort Staff can be processed by the Bank – as the data controller – for the following purposes:

<b>Purpose of processing</b>	<b>Legal grounds for processing</b>
Exercise and defence of legal claims.	Pursuit of legitimate interests (i.e. exercise and defence of legal claims).

Ensuring security of persons and the Bank's property.	Pursuit of legitimate interests (i.e. taking care of the property and persons for which/who the Bank is responsible).
Compliance with legal obligations arising from regulations concerning the conduct of banking activities.	Compliance with legal obligations arising from int. al. the provisions of the Banking Law Act, the provisions on counteracting money laundering and terrorism financing.
Compliance with legal obligations arising from other provisions of Polish and Union law.	Compliance with legal obligations arising from int. al. the provisions of tax law, accounting regulations, regulations concerning archiving obligations, provisions of the Civil Code and the Code of Civil Procedure.

10. Personal data of the Users can be processed by the Bank – as the data controller – for the following purposes:

<b>Purpose of processing</b>	<b>Legal grounds for processing</b>
Exercise and defence of legal claims in connection with the use of the Bank's websites.	Pursuit of legitimate interests (i.e. exercise and defence of legal claims).
Ensuring security of the network and information; restoration of operational readiness (e.g. creation of backups).	Pursuit of legitimate interests (i.e. ensuring security).

11. The Bank does not process your personal data for direct marketing purposes, except for maintaining business contacts with the Counterparties.

#### **How long can your personal data be stored?**

12. The storage period of your personal data depends on the purpose of its processing and is as follows:

- in connection with the performance of an agreement with the Bank / a cooperation agreement with the Bank, as well as exercise and defence of legal claims related to the agreement – throughout the term of the agreement and, after its closure – until the related claims become time-barred (the period results from the Civil Code);
- in connection with the handling of applications, complaints, claims and other notices sent to the Bank – until the matter contemplated in the application, complaint, claim or other notice sent to the Bank is explained or until claims related to that matter become time-barred;
- in connection with ensuring compliance with legal obligations – until an obligation has expired (e.g. accounting documents and data contained there need to be stored for 5 years).

#### **To whom can personal data be transferred?**

13. Your personal data can be transferred to the following entities:

- other entities in the RBS (Royal Bank of Scotland) Group for the purpose of reporting within the RBS Group, for follow-up and management purposes (e.g. in connection with the fulfilment of requirements arising from the provisions on counteracting money laundering and terrorism financing);
- entities acting on the basis of the law (public authorities), including int. al.: Polish Financial Supervision Authority, General Inspector of Financial Information, public prosecutor's office and the Police – in connection with the compliance with legal obligations to which the Bank is subject (e.g. in connection with the fulfilment of requirements arising from the provisions on counteracting money laundering and terrorism financing);
- entities performing tasks following from the law, such as the Credit Information Bureau and economic information agencies, as well as other banks and financial institutions – in connection with the conduct of banking activities and acquisition/disposal of receivables;

- entities which provide archiving and document storage services to the Bank or to other entities in the RBS Group – to the extent necessary for the performance of the services;
- entities which provide IT services (e.g. operation, maintenance and development of IT systems) to the Bank or to other entities in the RBS Group – to the extent necessary for the performance of the services;
- entities which provide other types services to the Bank or to other entities in the RBS Group, e.g. providers of legal, tax, advisory and reporting services – in connection with the provision of the services.

14. The Bank does not transfer personal data outside the European Economic Area.

#### **Is the provision of personal data mandatory?**

15. The provision of personal data in connection with the conclusion of an agreement with the Bank is necessary for its conclusion and, thereafter, performance. Failure to provide the personal data renders the conclusion and performance of the agreement impossible.

#### **Rights related to the processing of personal data**

16. In connection with the processing of personal data – on the terms and conditions set forth in personal data protection legislation (including the GDPR) – you may exercise certain rights, including the following:

- right of access to data** – you have the right to obtain from the Bank confirmation as to whether or not your personal data is being processed by the Bank, as well as with respect to certain other information (e.g. concerning the purposes of processing and categories of personal data about you which is being processed). You also have the right to access your personal data in the form of obtaining copies of personal data which concerns you. This is to make you aware and let you verify how the Bank uses your personal data. The Bank may refuse to provide copies of personal data where this could adversely affect the rights of another person;
- right to rectification** – you have the right to obtain from the Bank without undue delay the rectification of your personal data if the data is inaccurate or incomplete (e.g. if the Bank is processing incorrect name and surname or address of yours); to this end, you may provide a supplementary statement;
- right to erasure** (also known as the “right to be forgotten”) – entitles you to request the erasure of your personal data if, for instance, the data has been used unlawfully or you have withdrawn your consent (which served as the sole grounds for the processing of your data). However, the “right to be forgotten” is not an absolute right to erasure of your personal data, as there are some exceptions to it, e.g. in the event where the Bank still needs to use the data in order to establish, exercise or defend legal claims or in order to comply with a legal obligation;
- right to restriction of processing** – you have the right to prevent the Bank from further use of your personal data in the event where, for instance, the Bank is in the middle of assessing a request for rectification of your data. If the processing of personal data is restricted, the Bank may still store your personal data, but it cannot actively use it (e.g. in order to perform an agreement);
- right to data portability** – you have the right to receive and reuse certain personal data for your own purposes with other entities (which act as separate data controllers). This right only applies to your personal data which has been provided by you and which is processed by us (by automatic means) with your consent or in order to perform an agreement. In such a case, we will provide you with a copy of your personal data in a structured, commonly used and machine-readable format or (as far as this is technically possible) we may transmit you data directly to another data controller. The Bank may refuse to comply with this right where this could adversely affect the rights of another person.

17. To the extent that the grounds for the processing of you personal data is based on the pursuit of legitimate interests, you have the **right to object to the processing** of such data. However, the Bank may continue to process the personal data if it is able to demonstrate compelling legitimate grounds for the processing which override your interests, rights and freedoms or if the processing is necessary for the establishment, exercise or defence of legal claims.

18. To the extent that the grounds for the processing of you personal data is based on consent, you have the **right to withdraw the consent** at any time. Withdrawal of consent does not affect the lawfulness of processing based on consent before its withdrawal.
19. You have the **right to lodge a complaint** with an authority which supervises compliance with personal data protection legislation – the President of the Personal Data Protection Office.