



Data Protection Notice

Pursuant to Regulation of the European Parliament and the Council (EU) No 2016/679 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 („GDPR”) and repealing Directive 95/46/EC, BNP Paribas Bank Polska S.A. („the Bank”) with its seat in Warsaw (01-211) at ul. Kasprzaka 10/16 is the controller of your personal data.

The Bank processes your personal data for the following purposes:

- undertaking measures aimed to conclude an agreement with the Bank including profiling under the angle of examining credit ability, and risk analysis (art. 6 para. 1 letter b of the GDPR);
- execution of agreement concluded with the Bank (art. 6 para. 1 letter B of the GDPR);
- performance of legal obligations imposed on the Bank under specific provisions regulating the Bank’s activity, including in particular profiling in connection with counteracting money laundering and compliance with the provisions on sanctions and embargoes (art. 6 para. 1 letter c of the GDPR);
- profiling in connection with building statistical models in order to improve risk management (art. 6 para. 1 letter F of the GDPR);
- seeking and defence against possible claims associated with the concluded agreement or failure to conclude it (art. 6 para. 1 letter F GDPR);
- personalized marketing and promotion of products and services offered by the Bank, in the course of execution of the agreement after its expiry, or if it has not been concluded (art. 6 para. 1 letter f of the GODO);
- profiling for marketing purposes and promotion of products and services offered by the Bank (art. 6 para. 1 letter f of the GDPR);
- marketing and promotion of products of the companies from the BNP Paribas Group specified on the website: <https://www.bnpparibas.pl/korporacje/oferta-grupy-bnp/podmioty-bnp-pari-bas-w-polsce> (art. 6 para. 1 letter a of the GDPR);
- the Bank’s internal administration, including maintenance of tele-communications infrastructure, loan portfolio analysis, statistics and internal reporting (art. 6 para. 1 letter f of the GDPR).

You have the right to object to data processing under art. 6 para. 1 letter f of the GDPR, including to profiling your personal data.

With respect to voluntary consents given, arising under specific acts (for instance, the Telecommunications Law), marketing messages may be sent to you via, among others, e-mail or text messages.

In connection with data processing for the purposes indicated above, your data may be provided to: Biuro Informacji Kredytowej S.A. (the information clause is available at www.bnpparibas.pl), Centrum Prawa Bankowego i Informacji sp. z o.o., entities in the BNP Paribas capital Group indicated at the website <https://www.bnpparibas.pl/korporacje/oferta-grupy-bnp/podmioty-bnp-paribas-w-polsce>, banks and other entities entitled to collect your data under relevant legal provisions, entities performing intermediation services on behalf and in favour of the Bank with regard to banking transactions or factual acts related to banking transactions (a list of entities providing outsourcing services in favour of the Bank is available at the website <https://www.bnpparibas.pl/repozytorium/lista-podmiotow-wspolpracujacych-z-bankiem>) or other entities providing services on behalf of or in favour of the Bank.

In the cases when data is processed under consent (art. 6 para. letter a of the GDPR) you have the right to revoke your consent at any time. Revoking your consent does not affect legality of data processing performed before the consent was revoked.



Your personal data will be stored for the period of performance of the agreement concluded with the Bank, and once the agreement has been terminated, for the period necessary to secure pursuing potential claims and performing the necessary obligations arising under legal provisions, and in the case of revoking consent for personal data processing or filing an objection – until revoking the consent or filing an objection, respectively. In a situation when personal data is processed under the legal provisions, data will be stored for the period of time arising from specific provisions.

If you hold a payment card, your personal data may be provided to the USA to card organizations (Visa, Mastercard) under agreements with these organizations, ensuring data protection in line with the GDPR.

In connection with your personal data processing by the Bank, you have the right to access your data (art. 15 of the GDPR), rectify them (art. 16 of the GDPR), erase them (art. 17 of the GDPR), restrict their processing (art. 18 of the GDPR), transmit the data (art. 20 of the GDPR) and object to data processing (art. 21 of the GDPR).

Providing your personal data is voluntary, but it is a condition for concluding the agreement and meeting the requirements arising under the legal provisions. Failure to provide these data will result in lack of possibility to conclude an agreement and perform the obligations imposed on the Bank. Data for marketing purposes are provided on a voluntary basis.

You have the right to lodge a complaint about unauthorized data processing to the supervisory authority competent for personal data protection matters.

The data provided may be processed automatically in order to assess creditworthiness for the needs of concluding an agreement with the Bank. This assessment is performed on the basis of data provided in the application and information obtained by the Bank from other sources (for instance Biuro Informacji Kredytowej S.A.) based on a set of rules and algorithms applied by the Bank in order to assess creditworthiness. A decision issued on this basis determines whether an agreement may be concluded with the Bank.

The Bank has designated a Data Protection Officer who may be contacted by sending a message to the e-mail address: iodo@bnpparibas.pl.