

Information about processing by ING Bank Śląski S.A. (Bank) of third parties' personal data

ING Bank Śląski kindly informs you that it processes your personal data. Therefore, we present the following information required by the Regulation of the European Parliament and of the Council on the protection of personal data. The following information is intended for third parties i.e. persons who are not themselves customers or counterparties of the Bank or who do not represent another entity that is a customer or counterparty of the Bank, but which the law requires the Bank to process as well as for persons who consent to the Customer making a credit commitment to the Bank. The information is provided through the Bank's Customer who has indicated your personal data as a person who consents to a credit commitment by a Customer who is your spouse or who transfers funds or other property values to an account maintained for the Customer by the Bank.

In this information, we have applied the expressions:

Bank - ING Bank Śląski Spółka Akcyjna with its registered office in Katowice. Detailed information about the Bank can be found in Section 1.

You - an individual whose personal data the Bank has received from a Customer who has indicated your data in connection with your consent to a credit commitment by a Customer who is your spouse or in connection with obtaining funds to be deposited into the Customer's account.

1. Bank - the controller of your personal data, contact details of the Bank and of the Data Protection Officer.

The controller of your personal data is ING Bank Śląski S.A., which conducts activities in accordance with its Articles of Association, including brokerage activities in the organizationally separated Brokerage Office of ING Bank Śląski S.A. The Bank has its registered office in Katowice postal code 40-086, ul. Sokolska 34, website: www.ing.pl Bank's email address: info@ing.pl, Hotline no: 32 357 00 69.

You may contact the Data Protection Officer:

- in writing to the Bank's postal address, preferably with the addition reading "Data Protection Officer"
- electronically to the address: abi@ing.pl.

2. What institution supervises personal data processing?

The supervisory authority for personal data in Poland is the President of the Office for Personal Data Protection address ul. 2; 00-193 Warszawa You have the right to lodge a complaint with the supervisory authority.

3. For what purposes do we process your personal data?

The Bank processes your personal data for the following purposes:

- a) to perform legal obligations, including obligations under the Anti-Money Laundering and Counter-Financing of Terrorism Act or regulations on the security of payment services. This is required in connection with the Customer's declaration on the transfer of funds or other property values by you to an account maintained with the Bank. When applying the law, the Bank counteracts acts prohibited by law or violations of transaction security by performing, among other things, its duties to identify and verify or monitor business relationships. Depending on the facts, the Bank's obligations may also arise from the provisions of

Community law (European Union law) or Polish law relating to banks, e.g. Banking Law, the Law on Trading in Financial Instruments, the Law on Consumer Credit, the Act and other provisions on the provision of payment services. These are in particular: obligation to keep secure stored funds or obligation to transfer and upload data to/from databases on credit capacity or creditworthiness assessment or risk analysis for Clients. Furthermore, the Bank is required to discharge obligations resulting from tax law, companies and partnerships law as well as regulations concerning trading in financial instruments, accounting and archiving regulations. The Bank has the right to process data in order to comply with obligations, directions or recommendations issued by competent authorities or institutions.

- b) to carry out the Bank's legitimate interests, such as:
- ensuring security of persons (notably Customers and employees) and the Bank's property. It also applies to Bank outlets monitoring – while observing privacy and dignity of persons,
 - ensuring security of funds and transactions which is not required by law but by principles and policies adopted by the Bank,
 - to exercise or defend claims or rights of the Bank or the entity the Bank represents; this purpose also includes the Bank's processing of data related to complaints, amicable proceedings, alternative dispute resolution or mediation that may be filed or initiated against the Bank or by the Bank or the entity the Bank represents.
 - to determine or seek satisfaction of the Bank's claims against the Customer in cases and to the extent provided by law, in particular from the jointly-owned property of spouses,
 - to transfer data to the archive and archiving of documentation for the relevant period,
 - audits or investigation proceedings,
 - to implement business control mechanisms, management control, management analysis and economic data analysis, and to ensure effective and efficient execution of internal business processes,
 - other statistical or historical research, or scientific research,
 - business, economic or legal advice that is provided to the Bank,

It is also possible that - in accordance with the law - the Bank will be authorized to process the data on another legal basis or for another purpose - i.e. performance of tasks in the public interest - to the extent required by the law and the activities undertaken.

4. From whom do we receive your data?

We have received your data from:

- a) a customer who has designated your personal data as a person who consents to a credit commitment by a Customer who is your spouse, or transfers funds or other property values to an account maintained for the Customer by the Bank, or
- b) directly from you in connection with the transaction in progress or directly from you in connection with your consent to the Customer's credit commitment.

5. What types of data are processed?

We process your personal data related to:

- a) identification (first and last name, date of birth, PESEL or identity document number),

- b) Customer transaction data. This is data which allows a specific transaction to be performed or which is related to the transaction identification or processing.

6. What are the categories of data recipients?

We may transfer your personal data to entities or institutions:

- a) that are authorized by law,
- b) to whom the transfer of data is necessary for the performance of a specific activity,
- c) which provide services for the establishment, exercise or defense of claims,
- d) that are service providers or activities at our request. Service providers provide us with support for, among other things, activities such as, for example, designing, developing, operating and maintaining online tools and applications, websites or social media, handling customer communications, printing materials, designing or testing services/products, archiving documentation, other support, consulting, or other specialized services provided by advisors, brokering services offered by the Bank;

We may also transfer data to the ING Group entities – under operative corporate rules or laws such as: banking law, act on trading in financial instruments or other regulations.

7. Transfers of data outside the European Economic Area

The Bank may transfer data outside the European Economic Area (EEA) to countries for which the European Commission has determined an adequate level of protection. In addition, where data is transferred outside the European Economic Area (EEA) to countries for which there is no decision of the European Commission stating an adequate degree of protection, the Bank shall apply appropriate safeguards in the form of:

- a) standard contractual clauses (standard data protection clauses) adopted by the European Commission or
- b) with respect to ING Group entities - binding corporate rules (Binding Corporate Rules).

In connection with the transfer of data outside the EEA, you may request information about the relevant aforementioned safeguards in this regard, obtain a copy of these safeguards or information about where they are available by contacting the Bank - contact details are described in Section 2 of this statement. In addition, the Bank may transfer personal data to third countries (outside the EEA) that do not meet the appropriate safeguards listed above only in cases provided by law, e.g., in order to perform financial operations, processing is necessary for the performance of the contract (e.g., foreign transfer at the request of the Customer) or when you give your consent or the transfer is necessary for the establishment, exercise or defense of claims.

8. How long will the Bank process your data?

- a) The period for which your data are processed depends on the purpose for which they were collected and are processed or on the provisions of the law or your consents and other statements. The basic period of data processing - for the time necessary to process the application, prepare for the performance of the activity in question does not exceed the archiving period of documentation, which is 6 (six) years, except that this period ends on the last day of the calendar year, unless the law provides for a different period. Pursuant to the Anti-Money Laundering and Counter-Financing of Terrorism Act, the Bank, as an obliged institution, keeps documents, including data for a period of 5 (five) years counting from the

date of termination of business relations with the customer. Regardless of the principles described above, specific data processing periods are adopted related to the contract from which the Customer's credit obligation arises, which you agree to be taken out - for the time necessary to process the application, prepare for the performance of the activity, and if the activity takes place - for the time necessary for its performance. If the agreement was performed duly and in full, the aforesaid archiving period of 6 (six) years begins.

- b) application for a loan process - if the agreement has not been successfully executed, the archiving period for the application for this transaction is 1 year from the date of the application, unless the law for such archival data provides for a different period for a specific purpose of processing, or in the subsequent period when the Bank is processing the Customer's request, which you agree to be taken out, regarding this application and arising from the law;
- c) judicial decision - data may be processed during the period of the statute of limitations for claims (i.e., the period when claims can be judicially, effectively asserted). The basic statute of limitations is 6 (six) years from the date of the final and non-appealable judgment, except that individual claims may be subject to special provisions indicating other limitation periods
- d) obtaining from Biuro Informacji Kredytowej S.A. the data of a customer applying for a loan on the basis of a loan application submitted by the customer, which you agree to be taken out - for 3 years from the date of obtaining such data in a situation where no loan agreement has been executed.

9. Your rights against the Bank.

You have the right to:

- a) request from the Bank **access** to personal data concerning you and
- b) the right to **rectify** them when they are inconsistent with the actual state of affairs, and moreover
- c) in cases provided by law to request **erasure** of data
- d) in cases provided by law to request **restriction of data processing**,
- e) **object** to the processing of data in cases provided for by law. The objection will be considered by the Bank, except that if the objection relates to the processing of data based on the premise of legitimate interest we examine whether there are overriding legitimate grounds that may exceptionally justify the processing of data. The objection may concern a specific purpose of data processing. Objections to data processing for marketing purposes are always taken into account by the Bank, except that at the same time you maintain other consents or consent to data processing for marketing purposes or in the course of processing your objection or later give such consents.
- f) In addition, you have the right to **data portability or to obtain a copy of the data**, with the proviso that this right must not adversely affect the rights and freedoms of others, including trade secrets or intellectual property, to the extent of the request to send directly to another controller, this right will be exercised to the extent technically possible. The first copy of data is free of charge. To transfer data under other provisions, e.g. banking law, it may be

necessary to obtain a consent from the Client or another person or to meet other conditions as required thereunder. The right of data portability applies to data processed by automated means.

- g) **withdraw consent** because **you give** all consents **voluntarily**. You may always withdraw all or some of your consents regarding the processing of personal data. The withdrawal mode is specified for a given process. A data processing consent may be necessary for a given activity. The withdrawal of a consent does not impact the Bank's right to process data for the purpose stated therein before its withdrawal.

10. Final provisions.

Provision of data is a necessary requirement for the performance of a specific activity, e.g., a transaction, or necessary in connection with consent to make a credit commitment. Without such data, the Bank cannot perform the activity in question or will not execute a loan agreement at all or for the planned amount. This document fulfils the legal obligation. It does not require any action on your part.

The legal basis: Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016, OJ EU L.2016.119.1 of 4 May 2016, applicable as of 25 May 2018 (hereinafter referred to as the Regulation).