

Information Notice
concerning the processing of personal data
- occasional clients or non-clients -

First Bank S.A. (hereinafter called the “Bank”), a Romanian legal entity with the registered address in Sos. Nicolae Titulescu nr. 29-31 (29-31, Nicolae Titulescu Ave.), sector 1, Bucharest, Unique Registration Code 7025592, registered in the Companies Registry under no. J40/1441/27.02.1995 and in the Credit Institutions Registry under no. RB-PJR-40-026/18.02.1999, as data controller, processes your personal data according to the provisions of the Regulation (EU) no. 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, and repealing Directive 95/46/EC (General Data Protection Regulation - GDPR), of the Law no. 190/2018 concerning measures for the implementation of the General Data Protection Regulation and of other relevant legal regulations concerning personal data processing and protection, in good faith and for the achievement of the purposes indicated in this **Information Notice**.

The personal data belong to you, as person interacting or having interacted with the Bank for the negotiation or fulfilment of occasional transactions, such as currency exchange, money transfer through Western Union, payment of utilities, cash withdrawals from the First Bank SA ATMs, payment of dividends distributed through the Bank, cash deposits in the accounts of the client of the Bank, etc., or as person whose data is included in the documents whose data is included in the documents supplied by the clients/potential clients of the Bank, or beneficiary natural person/representative of a beneficiary legal entity under a contract signed with the Bank and/or with its clients, or other categories of natural persons in the context of the interaction with the Bank (e.g. assigned debtor, successor, lessee or buyer of a building that is object of a guarantee in favour of the Bank, etc.), hereinafter called “data subject”.

1. Personal data processed by First Bank

The personal data we process may vary depending on the means/channel through which you communicate with the Bank and/or on the operations carried out through First Bank, as the case may be, as follows:

- identification data – name and surname, data related to the identity card/passport, name of the authorized natural person, personal number or other similar unique identification elements, such as Unique Identification Code for authorized natural persons or Tax Identification Code for the natural persons having liberal professions, copy of the identity card in situations stipulated by law (e.g. in the case of the transactions exceeding a certain amount stipulated by law or which are suspect);
 - contact details – telephone number, e-mail address, domicile/residence address;
 - voice, if you call the call centre service;
 - your image and behaviour as captured by cameras, if you visit one of the territorial units of the Bank;
 - signatures;
 - information concerning the transaction made and explanations concerning the nature of the payment, as the case may be;
 - copies of documents (contracts/transactions) signed between you and the client/potential client/other persons interacting with the Bank.

The personal data processed is communicated directly by the data subjects or obtained from other persons interacting with the Bank.

2. Legal grounds and purposes of processing the personal data

a) In order to sign and execute the contract with the Bank (art.6 para.1 letter b) in the GDPR

In consideration of this legal ground, your personal data is processed by the Bank in order to identify you, provide/process the services/transactions requested by you, such as currency exchange, money transfer through Western Union, payment of utilities, cash withdrawals from the First Bank SA ATMs, payment of dividends distributed through the Bank, cash deposits in the accounts of the client of the Bank, etc.

b) In order to comply with the legal requirements (art.6 para.1 letter b) in the GDPR

In consideration of this legal ground, your personal data is processed by the Bank for the following **purposes**:

- Identification and knowing of the clients, carrying out risk analysis, reporting of the suspicious transactions, prevention of fraud, and respectively for the purpose of preventing money laundering and financing of terrorism, including through collecting the data in the identity documents of the client into the data record IT system;
- Management of controls and investigations, and respectively the reporting to competent authorities/institutions (e.g. ANAF (Tax Authority), ANPC (Customer Protection Authority), BNR (National Bank of Romania), CRC (Credit Risk Register), ANSPDCP (Authority for the Supervision of Personal Data Processing), ASF/BVB (Financial Supervisory Authority/Stock Exchange), National Office for the Prevention and Fighting Money Laundering, Bank Deposits Guarantee Fund), according to their competences;
- Enforcement of the requests of the judicial executors and of the court decisions;
- Carrying out the mandatory audit missions;
- Management of the conflicts of interests;
- Record and management of the risks specific to the activity, in compliance with the European and international regulations concerning the minimum capital requirements, supervision of the capital adequacy and market discipline of the banking institutions;
- Fulfilment of the tax obligations, including those referring to the taxes and charges withheld;
- Providing certain benefits/facilities stipulated by law.
- Ensuring the physical security through video monitoring (including ATM), access cards and guests register (reception desk), according to the legal provisions concerning the security of the premises, assets, values and protection of persons;
- Storing and archiving the information;
- Making other operations required for the compliance with the legal provisions, such as those concerning the following of the source of the funds that are the base of sale-purchase of lease transactions, based on the legal prudence requirement for the credit institutions, etc.

c. In order to fulfil the legitimate interests of the Bank (art.6 para.1 letter f) in the GDPR

In consideration of this legal ground, your personal data is processed by the Bank for the following **purposes**:

- Making internal analyses (including statistical analyses)/market surveys, both as concerns the products/services, and the clients portfolio, for the monitoring of the clients' satisfaction and of the quality of the services and products purchased, as to continuously improve and develop the internal products/services/processes;
- Design, development and use of the existing IT systems, storing of the databases, as the case may be;
- Planning strategic development, making forecasts concerning the portfolio dynamics, making business forecasts per performance indicators, creating budgets, establishment of the cost elements for the products/services of the Bank;
- Analysing and minimizing the financial, operational, reputational risks the Bank is exposed to;
- Monitoring the transactions for the prevention of fraud and the investigation thereof;
- Issuing the internal reports to the management of the Bank, including those concerning the establishment of certain prudency measures, prevention of the operational risk, including frauds, management of the payment rejections;
- Providing for a high level of security both at the level of the IT systems and within the physical premises (e.g. territorial units, regional/business centres, central offices);
- Exercising rights or obligations deriving from the contracts signed with the Bank and/or for the law (e.g. receivable rights over movable and immovable assets that are object of acts of disposition, in which you are a contracting party, the right of registration in the Electronic Archive for Security Interests in Movable Property (AEGRM), assignment of receivables, the right of execution of a contract/receivable, and respectively the compliance with the contractual obligations);
- Signing and management of financing or receivables assignment contracts;
- Management of the conflict of interests;
- Identification, exercising or defending in court certain rights of the Bank, recovery of the damages, as well as finding evidence and monitoring the above;
- Recording the interactions through the official communication channels, for the purpose of supplying proof of the request/approval/option as concerns certain financial-banking services, as the case may be;
- Video monitoring for the security of the premises and assets of the Bank, in order to prevent circumstances that may impact negatively the credit institution or the data subject (other situations than those covered by the legal obligations);
- Activities regarding prevention and investigation of the frauds;
- Storage and archiving of information.

d. Based on your consent (art.6 para.1 letter a) in the GDPR

In consideration of this legal ground, your personal data is processed by the Bank for the following purposes:

- For audio record of the telephone conversations with the Bank, for the purpose of improving the quality of the Bank services;
- Providing certain benefits/facilities stipulated by the law, based on your request which shall represent implicit consent;
- Defining profiles, segments, typologies in order to present/supply the most adequate products/services;

- Analysing the behaviour upon accessing the Bank website, by using cookies, both of the Bank and of third parties.

3. Duration of processing the personal data

The processing (including storage) of the personal data is done by the Bank for as long as this is necessary for the achievement of the purposes for which it has been collected, in compliance with the relevant legal provisions in force.

The processing (including storage) of the personal data is done for at most 10 years after the date of the transaction, according to the accounting legislation in force and to the legal norms concerning the archiving of documents, as well as throughout the existence of another relevant legal ground, as the case may be.

The personal data shall be processed by the Bank for the purpose of knowing the client, as well as for the prevention of money laundering and financing of terrorism, for at least 5 years after the termination of the business relation.

The video records shall be kept for a period of maximum 30 days, except for the situation when there are justified grounds to keep them for a longer period.

The Bank may, after the legal archiving period, render the data anonymous. The data is thus no longer personal and the Bank may continue to process the anonymous data for statistical purposes.

4. Transfer of the personal data for the fulfilment of the processing purposes of the Bank

If this is the case, we transfer your personal data to:

- The data subject or to the legal or conventional representatives of the data subject;
- The beneficiaries of your payments, in the case of the cash deposits
- Representatives of the Bank, other natural persons or legal entities processing personal data on behalf of the Bank, contractual persons of the Bank;
- Proxies of the Bank as concerns the processing of personal data, bound to comply with the confidentiality obligation as concerns the data transferred: lawyers, consultants, accountants, authorized evaluators, censors and auditors, suppliers of IT services, or physical and/or electronic archiving services or to other suppliers of services; couriers; suppliers of payment instruments production and personalization services, suppliers of payment facilitation technical services (e.g.: Visa and Mastercard); suppliers of market research services, marketing communication services, of marketing personalization services, real estate agents, notary offices;
- Entities with whom the Bank has signed loan or receivables assignment agreements;
- State authorities, in line with their competences and with the legislation in force, such as: the National Bank of Romania, the National Agency for Fiscal Administration, the National Office for Prevention and Fighting Money Laundering, Credit Risk Register, Competition Council, Financial Supervisory Authority, Electronic Archive for Security Interests in Movable Property, etc.
- courts, central public authorities, credit bureaus, insurance and reinsurance companies.

The data transferred to third parties shall be adequate, pertinent and non-excessive against the purpose for which it has been collected, and which allows for its transfer to a certain third party.

5. International transfer:

In order to achieve the above-mentioned purposes, the Bank may transfer certain categories of personal data outside Romania, in member states of the EU/EEA, as well as in countries outside the EU/EEA, including the United States of America.

For the transfers outside the EU/EEA, to countries without an adequate protection level, the Bank shall transfer the data based on the standard contractual clauses adopted by the European Commission or on other guarantees confirmed by law.

6. Necessity to process the personal data

Your personal data is required to achieve the above-mentioned purposes. Non-supply of the personal data required may cause delays in the availability of certain products and services or make it impossible for us to supply the requested services and/or product.

If you oppose the data processing for the purposes related to the legitimate interest, we inform you that such option will be analysed and, depending on the particular situation of the data subject, you are to receive an answer according to the General Data Protection Regulation.

In case of data processing operations based on your consent, we mention that the lack of the consent leads to the non-achievement of the said operation.

7. Rights of the data subject

As data subject, you have the rights stipulated under art.15-22 in the General Data Protection Regulation, i.e.:

- a. Right of information: right to be informed as concerns the identity and contact details of the controller and of the data protection officer, the purposes for which the data is processed, the categories of personal data concerned, the recipients or the categories of recipients of the data, the existence of the rights provided by the personal data protection legislation for the data subject and the conditions in which such rights can be exercised;
- b. Right of access to data: the right to obtain from the controller confirmation as to whether or not personal data concerning you are being processed;
- c. Right of rectification: the right to obtain the rectification of inaccurate personal data concerning you, as well as the completion of incomplete data;
- d. Right to erasure (“Right to be forgotten”): the right to obtain the erasure of personal data concerning you, if the legal conditions are met;
- e. Right to restriction of processing: the right to obtain restriction of further processing the personal data concerning you, if the legal conditions are met;
- f. Right to data portability: the right to receive the personal data in a structured, commonly used and machine-readable format and the right for such data to be transmitted by the Bank to another controller, if the legal conditions are met;

- g. Right to object: the right to object at any time, on serious and legitimate grounds relating to your particular situation, for the processing of personal data concerning you to be object of processing, if the legal conditions are met;
- h. Right to be excluded from automated individual decision-making, including profiling: the right to request and obtain the withdrawal, cancellation or re-evaluation of any decision based exclusively on automated processing (including creation of profiles), producing legal effect concerning you or significantly affecting you;
- i. Right to withdraw your consent at any time, if the data processing operation relies on your consent, according to art. 7 para. 3 in the General Data Protection Regulation, without the withdrawal of the consent affecting the legality of the previous processing operations;
- j. Right to lodge a complaint in court or at the ANSPDCP (Authority for the Supervision of Personal Data Processing): right to lodge a complaint at ANSPDCP, and respectively to lodge a complaint in court to defend any of your rights guaranteed by the data protection legislation in force which have been breached.

In order to exercise these rights, you can file a written request, dated and signed, sent to the Bank, to the address Sos. Nicolae Titulescu nr. 29-31, sector 1, Bucharest or via e-mail at office@firstbank.ro.

At the same time, here are the contact details of the Data Protection Officer of the Bank: postal address Sos. Nicolae Titulescu nr. 29-31, sector 1, Bucharest, email address dpo@firstbank.ro.

If you file a request concerning the exercise of your rights concerning the processing of the personal data, the Bank shall answer such request without undue delay, within one month, under the conditions stipulated in the General Data Protection Regulation.

The Bank, as personal data controller, processes your data legitimately, implementing at the same time adequate technical and organizational measures to ensure the integrity and confidentiality of the data, according to art.25 and art.32 in the General Data Protection Regulation.

8. Updating the Information Notice

This Information Notice concerning the processing of the personal data is updated periodically; the updated form of the Information Notice is available at any time at the address www.firstbank.ro, as well as in any territorial unit of the Bank.