

ADDITIONAL INFORMATION ABOUT HOW YOUR PERSONAL DATA ARE USED

Bankinter, S.A. guarantees that at all times the processing of personal data carried out by the Bank will be performed in a transparent manner, in compliance with prevailing legislation on the protection of the right to privacy and data protection and, more specifically, with **Regulation (EU) 2016/679 of the European Parliament** and of the Council of 27 April 2016 on the protection of natural persons regarding the processing of personal data and on the free movement of such data (hereinafter, General Data Protection Regulation or GDPR) and **Organic Law 3/2018 of 5 December** on the Protection of Personal Data and Guarantee of Digital Rights (hereinafter, the LOPDGDD), as well as the other implementing regulations.

1. Who is the data controller?

The controller of your personal data is Bankinter, S.A. (hereinafter, "Bankinter" or the "Bank"), which holds Tax ID number A28157360, has its registered office at Paseo de la Castellana 29, 28046 Madrid, and has telephone number 91 657 88 00.

2. How can you contact the Bankinter Data Protection Officer?

Bankinter has appointed a Data Protection Officer (hereinafter DPO) who can be contacted at the following e-mail address: privacidad@bankinter.com.

3. Which of the purposes set out in the fourth section apply to you according to your level of involvement?

If you maintain a contractual relationship with Bankinter (either as holder, authorised person or guarantor), all the purposes described in the following section apply to you.

If you are an attorney-in-fact or representative of a legal person, you are subject only to the purposes of points **A) and B) of point C)** in relation to: *II) Prevention of fraud, III) Informing you about products or services similar to those arranged* (in these cases you will be informed about products or services similar to those arranged by the entity you represent) and *V) Conducting satisfaction surveys*; and of point **D)** those relating to: *II) Identification of customers by video-identification III) signing of documents through the use of biometrics.*

If you are acting as guardian or legal representative of a minor or incapacitated person, you are subject only to the purposes of points **A) and B) of C)** relating to: *III) Informing you about products or services similar to those arranged* (in these cases you will be informed about products or services similar to those arranged on behalf of the minor or incapacitated person), *IV) Profiling based on your own data* and *V) Carrying out satisfaction surveys*; and from point **D)** that relating to *III) signing of documents through the use of biometrics.*

If you act as a potential customer, we will process your data for the purposes for which you have been informed on the specific personal data collection form for potential customers, which we have provided you.

4. For what purposes will Bankinter process your data and what are the legitimate bases?

Bankinter will process your data for the following purposes:

A) PROCESSING TO COMPLY WITH LEGAL OBLIGATIONS.

According to Article 6.1(c) of the General Data Protection Regulation, the processing of personal data is lawful when it is necessary for compliance with a legal obligation. Bankinter will process your personal data in order to comply with the obligations required by prevailing legislation and any future legislation that may replace it.

By way of identification, but not limitation, the following regulatory provisions are indicated:

1) Regulation on the prevention of money laundering and terrorist financing (AML & CTF):

Purpose: Bankinter will process your data in order to detect and prevent money laundering and terrorist financing, as established by prevailing legislation in this area.

The main processing activities to be carried out by the Bank for this purpose are:

- Identifying people with whom a business relationship is established, carrying out due diligence actions and continuously monitoring the business relationship.
- Making a monthly declaration to the Financial Ownership File under the responsibility of the State Secretariat for Economy and Business Support, or the competent body, of your identifying data, the identifying data of the beneficial owners, representatives or authorised persons and of any other persons with power to act, of the opening or cancellation date of current accounts, deposit accounts, payment accounts, term deposits and safety boxes.
- Verifying your relationship with trading companies, as well as your controlling position in the structure of the company.
- Checking whether you hold or have held positions of public responsibility.

Lawful basis: Compliance with the obligations imposed by Law 10/2010, of 28 April, on the prevention of money laundering and terrorist financing.

Source of the data: The data processed for this purpose will come from the following sources:

- Data provided by you when you registered as a customer at the Bank and data that you have provided for arranging different products and/or services.
- Data obtained and generated as a consequence of the use of the various products and/or services arranged with Bankinter.
- Data obtained from Bankinter Group companies in accordance with prevailing legislation.
- Identifying data and data relating to your professional activity obtained from the Spanish Social Security Department in the event that we have your consent.
- Data obtained through queries made to the General Council of Notaries using the Notarial Certification Agency (ANCERT).
- Data from consolidated lists of persons and entities subject to international financial sanctions and countermeasures established by the United Nations Security Council (UNSC), the Council of the European Union, the Kingdom of Spain, the Office of Financial Sanctions Implementation (OFSI) of Her Majesty's Treasury (HTM) of the United Kingdom and/or the U. S. Department of the Treasury's Office of Foreign Assets Control (OFAC).

Categories of data: The categories of personal data that Bankinter will process for this purpose shall be as follows:

- Identifying data: name and surname, national identity document, foreigner identification number (NIE), provisional tax number.

- Contact information: postal address, e-mail, telephone.
- Professional and socioeconomic data, including your professional activity and the entity in which you work.
- Data relating to your personal characteristics: marital status, age, nationality, family unit, place of birth, date of birth.
- Details of the different products and/or services that you have arranged with the Bank or in which you are involved in any way (authorised, guarantor, owner/holder, guardian or legal representative of a minor or incapacitated person, attorney-in-fact or representative of a legal person).
- Details of the entries and movements relating to the entry and withdrawal of funds made in connection with the use of the products and/or services arranged with Bankinter.
- Image, when you use the video-identification procedure.

Recipient: Your personal data may be transferred to national administrations, authorities and public bodies, including courts and tribunals, the Financial Ownership File for which the State Secretariat for Economy and Business Affairs or the body that is competent at any given time in this area is responsible, and companies in Bankinter Group.

Duration of processing: Bankinter will process your data for this purpose for as long as they are necessary for the formalisation and development of the contractual relationship and once the contractual relationship has been terminated for a period of 10 years, as established in the regulations on the prevention of money laundering.

II) Tax regulations:

Purpose: Bankinter will process your data in order to contribute to tax reporting and control obligations (including compliance with FACTA and Common Reporting Standard CRS requirements) and to comply with reporting obligations under tax and fiscal regulations.

Lawful basis: Tax regulations imposes on financial and banking institutions, in their capacity as collaborating institutions, the obligation to provide the tax authorities with information on their customers' financial and investment transactions.

Source of the data: The data processed for this purpose will come from the following sources:

- Data provided by you when you registered as a customer at the Bank and data that you have provided for arranging different products and/or services.
- Data obtained and generated as a consequence of the use of the various products and/or services arranged with Bankinter.

Categories of data: The categories of personal data that Bankinter may process for this purpose will be as follows:

- Identifying data: name and surname, national identity card or similar proof of identity, US Tax Identification Number (TIN).
- Contact information: postal address, e-mail, telephone.
- Data relating to your personal characteristics: nationality, place of birth, date of birth, tax residence.
- Financial and investment data, which are necessary for the determination of tax obligations: investments made, collection of dividends and dividend amounts, depreciation and amortisation.

Recipients: In order to comply with this legal obligation, Bankinter will communicate its data to the Spanish tax authorities, which in turn may send the information to the tax authorities of the United States and of those countries with which Spain has tax information exchange agreements.

III) The regulations on financial instrument markets:

Purpose: Carry out an assessment of the suitability or appropriateness to provide investment services to each customer in accordance with the regulations on markets in financial instruments (MiFID I and MiFID II), as well as their implementing and complementary regulations.

Lawful basis: The MiFID I and MiFID II Directives make it mandatory to process data for the purpose of conducting the corresponding suitability and appropriateness questionnaires.

Source of the data: The data processed for this purpose will come from the following sources:

- Data provided by you when you register as a customer with the Bank and those you have provided for the contracting of different products and/or services, including the necessary data to be provided in the above mentioned questionnaires prior to the contracting of any investment product and/or service.
- Data obtained and generated as a consequence of the use of the various products and/or services arranged with Bankinter.

Categories of data: The categories of personal data that Bankinter will process for this purpose shall be as follows:

- Identifying data: your name and surname(s), your national ID document or any similar identifying document.
- Contact information: postal address, e-mail, telephone.
- Financial and investment data held by the institution, which provide knowledge of the customer in terms of investment: the volume of investments previously made, the investment products purchased, the amounts invested, data relating to the level of education, profession of the customer.
- Voice. When you use the Telephone Banking Service or when you are given pre-contractual information about financial instruments or purchase an investment product over the telephone, the Bank will record your conversations in order to comply with our legal obligations regarding the marketing of financial products.

Recipients: Bankinter will not communicate your data to third parties, except to comply with its legal obligations. The data may be transferred in the event of requests from supervisory and regulatory bodies, as well as judicial authorities, in accordance with the obligations set out in point A) of this document.

IV) The Financial System Reform regulations:

Purpose: The purpose of this processing is to communicate your data and information on credit risks to the Central Risk Information of the Banco de España (CIRBE).

This communication will be made in order to:

- Provide the declaring entities with data necessary for the exercise of their activity.
- Allow the competent authorities the proper exercise of their powers of supervision and inspection.

- Contribute to the proper performance of the other functions legally attributed to the Banco de España.

Lawful basis: Obligation imposed by Law 44/2002 of 22 November 2002 on Financial System Reform Measures.

Source of the data: The data processed for this purpose will come from the following sources:

- Data provided by you when you registered as a customer at the Bank and data that you have provided for arranging different products and/or services.
- Data obtained and generated as a consequence of the use of the various products and/or services arranged with Bankinter.

Categories of data: The categories of personal data that Bankinter will process for this purpose shall be as follows:

- Identifying data: your name and surname(s), your national ID document or any similar identifying document.
- Contact information: postal address.
- Data relating to your personal characteristics: gender, date of birth, country of birth, country of residence.
- Financial data, which allow knowledge of the customer in terms of financing risks: credit risk, amount and possibility of recovering the credit.

Recipient: The Banco de España Risk Information Centre.

V) Regulations on responsible credit and lending:

Purpose: When you request or have any product and/or service involving financing and, therefore, repayment of the amount advanced or payment deferred, Bankinter is obliged to: (i) assess your financial solvency, in order to analyse the financial viability of such products and/or services; and/or (ii) adequately manage the financial risk granted across all phases (acceptance, monitoring and recovery).

The main processing activities to be carried out by the Bank for this purpose are:

- Assessing your solvency or the credit risk of approving these products and services; and
- Controlling and monitoring the financing products and/or services arranged in order to ensure effective management of the credit risk granted to you.
- Profiling and internal behaviour models, statistics and credit risk classifications ("scoring").

Lawful basis: Spanish and EU regulations (including Law 16/2011, of 24 June, on consumer credit contracts, Law 2/2011, of 4 March, on Sustainable Economy and the sectoral guidelines applicable to financial institutions issued by the European Central Bank, the European Banking Authority and/or the Banco de España) oblige financial institutions to carry out an exhaustive assessment of the solvency and financial risk of their customers for proper risk management in all its phases (acceptance, monitoring and recovery) and to prevent irresponsible lending practices and/or excessive indebtedness of consumers.

Source of the data: The data processed for this purpose will come from the following sources:

- Data provided by you when you registered as a customer at the Bank and data that you have provided for arranging different products and/or services.

- Data obtained and generated as a consequence of the use of the various products and/or services arranged with Bankinter.
- Solvency data available to Bankinter Group entities that provide banking or financial services, since, in accordance with prevailing legislation on prudential requirements for credit and investment institutions, financial institutions are obliged to assess risk on the basis of sufficient information, including information on the other companies belonging to its business group.
- Data obtained from the credit information systems ASNEF-EQUIFAX SERVICIOS DE INFORMACIÓN SOBRE SOLVENCIA Y CRÉDITO S.L., EXPERIAN BUREAU DE CRÉDITO, S.A. – BADEXCUG FILE and the REGISTER OF UNPAID ACCEPTANCES (RAI) file, as they provide information on your financial solvency. These data will be consulted on the basis of legitimate interest only when you are the one requesting a product and/or service involving financing, deferred payment or recurring billing.
- Data obtained from Banco de España's Central Credit Register (CIRBE) to verify whether you have existing debts with other banks or institutions.

Categories of data: The categories of personal data that Bankinter will process for this purpose shall be as follows:

- Identifying data: your name and surname(s), your national ID document or any similar identifying document.
- Contact information: postal address, e-mail, telephone.
- Financial and investment data, including equity data and data relating to credit risk or non-compliance with monetary, financial or credit obligations, to enable the entity to carry out proper assessment and monitoring.
- Details of the different products and/or services that you have arranged with the Bank or in which you are involved in any way (authorised party, guarantor, owner/holder, attorney-in-fact or representative of a legal person).
- Professional and socioeconomic data: your professional activity, organisation in which you work, length of service in the company, remuneration, level of education.
- Data relating to your personal characteristics: marital status, age, nationality, family unit, place of birth, date of birth.
- Data on the entries and movements arising from the use of the products and/or services that you have arranged with Bankinter, except in those cases in which the movements and entries include specially protected data (race, political or religious opinions, trade union membership, health, data relating to sexual life or orientation, and genetic and biometric data aimed at uniquely identifying a natural person).
- Risk assessment or scoring data.

Recipients: Your personal data may be transferred to administrative bodies, authorities, supervisory bodies and public bodies, including courts and tribunals, and to Bankinter Group companies, when so required by the applicable industry regulations relating to the granting and management of credit risk and responsible lending.

Logic applied: Bankinter will analyse customer data to assess the financial solvency, the potential changes in credit risk, the estimate of potential expected and unexpected losses and the probability of default of customers who contract or apply for products and/or services involving financing. This analysis enables Bankinter to take objective decisions on the granting of loans and credit and on the development of the risk positions that customers have arranged with Bankinter, also ensuring

the solvency of the financial system. In the mentioned analysis, the following logic will be applied, where we will assess: (i) the behaviour observed in other customers with similar characteristics or patterns to yours; (ii) your ability to honour your credit obligations on the basis of the Bank's own data ("scoring"), the data of other Bankinter Group entities, or the data of third parties (ASNEF-EQUIFAX, BADEXCUG and RAI); and (iii) your personal and financial characteristics.

VI) Compliance with summons and court orders:

Purpose: The purpose of this processing is to comply with the duty to cooperate with national and international judicial bodies.

Lawful basis: Bankinter must comply with regulations including Law 1/2000, of 7 January, on Civil Procedure, Law 29/2015, of 30 July, on international legal cooperation in civil affairs, as well as the extensive European and international regulations on judicial cooperation and assistance.

Source of the data: The data processed for this purpose will come from the following sources:

- Data provided by you when you registered as a customer at the Bank and data that you have provided for arranging different products and/or services.
- Data obtained and generated as a consequence of the use of the various products and/or services arranged with Bankinter.

Categories of data: The categories of data processed will depend on the requirement or request of the judicial body, and their content will be determined by the body itself.

Recipients: Your personal data will be communicated to national and international judicial bodies when Bankinter is requested to do so.

B) PROCESSING NECESSARY FOR THE PERFORMANCE OF THE CONTRACTUAL RELATIONSHIP OR FOR THE IMPLEMENTATION OF PRE-CONTRACTUAL MEASURES.

As established in Article 6.1 b) of the General Data Protection Regulation, these processing operations are necessary for the proper performance of the contractual relationship or for the application of pre-contractual measures. Therefore, your objection to the processing of your personal data for this purpose would mean that your contractual relationship with the Bank would have to be terminated or could not be initiated.

Bankinter will process your data for the following purposes:

I) Formalisation and performance of the contractual or pre-contractual relationship:

Purpose: Bankinter shall process the data necessary for the formalisation and development of the contractual relationship that the Bank maintains with you. This purpose also includes the processing of data prior to the formalisation of the contractual relationship.

When, in order to formalise and carry out the contractual relationship for the products and/or services you have requested, the Bank needs to verify your identity, assess the suitability and convenience of such products and/or services and analyse your financial solvency, we will process your data in accordance with points I), III) and V) of point A) ("Processing to comply with legal obligations").

The main processing activities to be carried out by the Bank for this purpose are:

- Collecting and entering in the Bank's systems all the data necessary for the formalisation of the contractual or pre-contractual relationship.
- Properly managing the products and/or services arranged with the Bank.
- Dealing with your queries through the various channels that the bank makes available to you.
- Contacting you to provide you with appropriate information about the products and/or services you have arranged with Bankinter. At no time will these communications be of a marketing nature.
- Managing your access to the various channels that the Bank may make available to you, such as registration on the Bankinter website, telephone banking, the Bankinter app or blog.

Source of the data: The data processed for this purpose will come from the following sources:

- Data provided by you when you registered as a customer at the Bank and data that you have provided for arranging different products and/or services.
- Data obtained and generated as a consequence of the use of the various products and/or services arranged with Bankinter.
- Data from communication with you by various means such as telephone calls, chats and video calls.
- Data obtained from social media or other virtual environments when you use these channels to address the Bank, exclusively related to communications made by you in these settings.
- Data obtained from Bankinter Group companies and third-party collaborators that are in some way involved in the products and/or services that you arrange, provided that such disclosure is necessary for the proper performance and provision of such products and/or services.

Categories of data: The categories of personal data that Bankinter will process for this purpose shall be as follows:

- Identifying data: your name and surname(s), your national ID document or any similar identifying document.
- Contact information: postal address, e-mail, telephone.
- Professional and socioeconomic data: your professional activity, organisation in which you work, length of service in the company, remuneration, level of education.
- Data relating to your personal characteristics: marital status, age, nationality, family unit, place of birth, date of birth.
- Details of the different products and/or services that you have arranged with the Bank or in which you are involved in any way (authorised party, guarantor, owner/holder, guardian or legal representative of a minor or incapacitated person, attorney-in-fact or representative of a legal person).
- Data on the entries and movements arising from the use of the products and/or services you have arranged with Bankinter when this is necessary for arranging a new product and/or service or for performing those you have already arranged.
- Biometric data, when the Bank has your consent: signature.
- Voice: when you use the Telephone Banking Service or purchase products and/or services over the telephone, the Bank will record your conversations.

- Details of your communication preferences that you have informed the bank about in order to allow accessibility to dialogue or management of day-to-day operations.
- Information on your legal capacity: information on a person's capacity to act, as determined by a court decision.
- Image: when we have your consent.
- Information relating to situations of vulnerability. The Bank will only process this data when it is necessary for the adoption of measures established in Royal Decree Law 6/2012, on urgent measures for the protection of mortgage debtors without resources.

Recipients: Your personal data may be transferred to administrations, authorities and public bodies, including courts and tribunals, companies of Bankinter Group and third party collaborators who have any kind of involvement in the products and/or services you contract, provided that such communication is necessary for the correct execution and performance of such products and/or services.

C) PROCESSING BASED ON THE LEGITIMATE INTEREST OF THE CONTROLLER.

Bankinter, as data controller, may process your data on the basis of legitimate interest, in accordance with Article 6.1 f) of the General Data Protection Regulation. In such cases, before carrying out such processing, Bankinter will always carry out a proportionality test between the Bank's interest in processing your data for a purpose, and your interests, rights and freedoms.

Bankinter's legitimate interest will respect the fundamental rights of their customers at all times. However, you can always object to processing operations on the grounds of legitimate interest through the various channels provided by the Bank, which you can see in section 5. **What are your data protection rights?**

You can also request information about the weighting report drawn up by Bankinter via privacidad@bankinter.com.

Bankinter will process your data for the following purposes:

1) Consultation and communication of your data to shared credit information systems:

Purpose: Bankinter may consult your data in the shared credit information systems in which it participates in order to assess your solvency when you apply for products and/or services involving financing, or when you have already arranged one of these products. and/or Bankinter may share said data with these systems when you have a certain, matured and enforceable debt with the Bank that has not been satisfied and to avoid situations of non-payment.

The main processing activities to be carried out by the Bank for this purpose are:

- Checking your data. When you apply for or have arranged a service and/or product that involves financing or deferred payment, your details will be consulted in the shared credit information systems in which your data can be found (ASNEF-EQUIFAX SERVICIOS DE INFORMACIÓN SOBRE SOLVENCIA Y CRÉDITO, EXPERIAN, BUREAU DE CRÉDITO - BADEXCUG FILE and the REGISTER OF UNPAID ACCEPTANCES (RAI) file).
- Communicating your data. If you have a verified, overdue and enforceable debt with the Bank that has not been repaid within the specified period, Bankinter will enter this default in the following credit information systems: The Bank will automatically request the rectification of any data included in the systems that are inaccurate or do not faithfully reflect the affected party's situation.

Lawful basis: Bankinter's legitimate interest, as well as that of the other institutions participating in the shared credit information systems, in sharing situations of non-compliance with monetary, financial or credit obligations in which they may be involved, is intended to enable the participating institutions to properly assess, manage and control credit risk when they receive requests for financing services and/or products and, therefore, to avoid economic damage to the entire financial system.

Source of the data: The data processed for this purpose will come from the following sources:

- Data provided by you for registering as a customer at the Bank and data that you have provided for arranging different products and/or services.
- Data derived from Bankinter products and/or services associated with debt as a consequence of the contractual relationship.
- Data obtained from the credit information systems ASNEF-EQUIFAX SERVICIOS DE INFORMACIÓN SOBRE SOLVENCIA Y CRÉDITO, EXPERIAN BUREAU DE CRÉDITO – BADEXCUG FILE and REGISTER OF UNPAID ACCEPTANCES (RAI) FILE.

Categories of data: The categories of personal data that Bankinter will process for this purpose shall be as follows:

- Identifying data: your name and surname(s), your national ID document or any similar identifying document.
- Contact information: postal address.
- Financial data relating to the non-fulfilment of monetary, financial or credit obligations.

Recipients: In order to achieve this purpose, Bankinter may communicate your personal data to the following shared credit information systems: ASNEF-EQUIFAX SERVICIOS DE INFORMACIÓN SOBRE SOLVENCIA Y CRÉDITO, EXPERIAN BUREAU DE CRÉDITO – BADEXCUG FILE and REGISTER OF UNPAID ACCEPTANCES (RAI) FILE.

Duration of processing: The data will be processed and stored in the shared credit information systems with a maximum limit of five (5) years from the maturity date of the monetary, financial or credit obligation, as established by the LOPDGDD.

However, the Bank shall automatically request the rectification or erasure of any data included in the credit information systems that are inaccurate or do not faithfully reflect the subject's actual circumstances or situation.

Other relevant information:

Joint controllers: Bankinter and the entities that maintain such systems will be considered joint data controllers, pursuant to the provisions of Art. 20.2 of the LOPDGDD. You may request further information on the key aspects of the joint controller arrangement between the financial institutions by sending an e-mail to the DPO.

II) Fraud prevention:

Purpose: Bankinter shall process your data to prevent situations of fraud in the contracting and use of our products and/or services that may entail reputational or economic damage for both the Bank and its customers.

Specifically, as a payment service provider, Bankinter has joined IBERPAY, the information sharing service to prevent fraud. This enables us to assess in advance the risk of fraud in payments received from customers, and also to verify that the beneficiary accounts of payments are not, or have not

been, involved in any fraudulent transactions. To detect, investigate, monitor and, where applicable, report any non-authorised or suspicious transactions carried out in your current account, Bankinter may do the following:

- Disclose to the shared fraud prevention file any non-authorised or suspicious transactions.
- Check the shared fraud prevention file for any non-authorised and suspicious transactions.

Lawful basis: The legitimate interests of holders of products and/or services who may be affected by third-party fraud, and of Bankinter in its attempts to detect and prevent fraud in transactions where holders' accounts are either the originators or beneficiaries.

Source of the data: The data processed for this purpose will come from the following sources:

- Data provided by you for registering as a customer at the Bank and data that you have provided for arranging different products and/or services.
- Data relating to the suspicious or unauthorised activity, obtained by Bankinter as a result of the use of the various products and/or services you have arranged with Bankinter.
- Data contained in the shared fraud prevention file managed by IBERPAY, and which have been provided by the member entities.
- Data from communication with you by various means such as telephone calls, chats and video calls.
- Data on suspicious and/or fraudulent transactions held by Bankinter Group companies.
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Categories of data: The categories of personal data that Bankinter will process for this purpose shall be as follows:

- A) For the prevention of fraud relating to the shared file provided by the Sociedad Española de Sistemas de Pago (IBERPAY).
 - Identifying data: your name and surname(s), your national ID document or any similar identifying document.
 - Economic and financial data: IBAN number of the accounts.
- B) For fraud prevention:
 - Identifying data: your name and surname(s), your national ID document or any similar identifying document.
 - Contact information: postal address, e-mail, telephone.
 - Professional and socioeconomic data: your professional activity, organisation in which you work, length of service in the company, level of education.
 - Data relating to your personal characteristics: marital status, age, nationality, family unit, place of birth, date of birth.
 - Details of the different products and/or services that you have arranged with the Bank or in which you are involved in any way (authorised party, guarantor, owner/holder, attorney-in-fact or representative of a legal person).
 - Data on the entries and movements arising from the use of the products and/or services that you have arranged with Bankinter that are necessary for the prevention of fraud. At no time will Bankinter process specially protected data (race, political or religious opinions, trade union membership, health, data relating to sexual life or orientation, and genetic and biometric data aimed at uniquely identifying a natural person).
 - Biometric data, when the Bank has your consent: signature.

- IP address, device ID and browsing history data. In addition, if you have accepted the use of cookies, the Bank may process the data obtained from your browsing on its own or third-party websites.

Recipients: Access to your personal data will be granted to the entities participating in the shared fraud prevention file, as well as to IBERPAY as the file manager. These entities may access and use this information exclusively for the purposes described for the detection, prevention and control of fraud.

Bankinter informs you that IBERPAY is the data processor and may therefore only use the data to manage this shared file. IBERPAY and the participating entities have signed an agreement to ensure the necessary guarantees and security measures.

Lastly, your personal data may be disclosed to Bankinter Group companies, as well as to third-party entities that belong to or manage similar fraud prevention systems, files and/or services and to which Bankinter is adhered or subscribed. If Bankinter adheres to such systems, files and/or services for the purpose of fraud prevention, data will be disclosed to them in due course.

Duration of processing: The data will be processed for this purpose for as long as you maintain a contractual relationship with Bankinter and, in the event that you cease to be a customer, until the actions that may be brought for the defence or legitimate interests of the Bank or its customers or to respond to possible claims have run their course.

Notwithstanding the above, your data will be kept in the file for a maximum of thirty (30) days in the case of suspicious transactions, and for one (1) year in the case of non-authorised transactions, if the fraud has been confirmed by the affected party. The Bank will automatically request the rectification of any data included in the shared file that are inaccurate or do not faithfully reflect the affected party's situation.

Other relevant information: The entities participating in the information exchange service for the prevention of fraud provided by the Sociedad Española de Sistemas de Pago (IBERPAY), act as joint controllers of the processing. You can request additional information about the key aspects of the joint controller agreement between the financial institutions by sending an e-mail to the DPO.

III) To inform you about products and/or services similar to those you have arranged:

Purpose: Provided that you have not objected, Bankinter may send you, via any channel of communication (including electronic channels), information about products and/or services that may interest you because they are similar to those you have already arranged with us, and that the Bank is interested in marketing.

Lawful basis: Bankinter's legitimate interest is to continue carrying out marketing activities for products and/or services similar to those previously arranged by customers, with the aim not only of increasing the company's volume of business, but also of improving the service provided to its customers. Thus, customers receive useful information and alternatives for the better management of their economic and financial needs; a service which customers themselves require a financial institution to provide and which therefore falls within their reasonable expectation of privacy.

Source of the data: The data processed for this purpose will come from the following sources:

- Data provided by you for registering as a customer at the Bank and data that you have provided for arranging different products and/or services.
- Data obtained and generated as a consequence of the use of the various products and/or services arranged with the Bank.

Categories of data: The categories of personal data that Bankinter will process for this purpose shall be as follows:

- Identifying data: your name and surname(s), your national ID document or any similar identifying document.
- Contact information: postal address, e-mail, telephone.
- Details of your communication preferences that you have informed the bank about in order to allow accessibility to dialogue or management of day-to-day operations.

Recipients: This processing does not entail the transfer of your personal data to third parties. Commercial communications will always be carried out by Bankinter.

Duration of processing: Bankinter will process your data for this purpose as long as you have not objected to this processing. Should you cease to be a customer, the Bank shall process your data for this purpose until one (1) year has elapsed from the end of the contractual relationship, and provided that you have not objected to the processing prior to the expiry of that period.

IV) IV) Commercial profiling with own data

Purpose: Provided that you have not objected, Bankinter shall process the data described below for the purpose of evaluating personal aspects about you, in order to gain greater knowledge or make predictions about your financial position, personal preferences, interests or behaviour and, based on this analysis, to build a commercial profile that will allow it to: gauge your interest in products and/or services that the Bank is interested in marketing, establish the frequency for sending commercial communications about such products and/or services, create new products and/or services and/or improve the characteristics of the products and/or services that we offer you.

Lawful basis: Bankinter's legitimate interest in knowing the preferences of its customers in order to: (i) better personalise commercial communications on products and/or services so that they better respond to the needs and interests of its customers; (ii) limit the number of contacts made with customers, so that the communications they receive are not repetitive or do not match their needs, tastes or preferences; (iii) create new products and/or improve the characteristics of the products and/or services we offer them, which falls within the reasonable expectation of customer privacy.

Therefore, the need for this profiling is not only to ensure the efficiency of the campaigns, but above all to improve the range of our products and/or services and to narrow down the target audience of the campaigns as much as possible in order to minimise impact on customers, which allows us to offer a more personalised and higher quality service.

Source of the data: The data processed for this purpose will come from the following sources:

- Data provided by you for registering as a customer at the Bank and data that you have provided for arranging different products and/or services.
- Data obtained and generated as a consequence of the use of the various products and/or services arranged with Bankinter.
- Data obtained by Bankinter as a consequence of the contractual relationship between both parties, including data derived from the customer's use of the Bank's website and app in their relationship/operations with Bankinter.
- Data obtained from events organised by the Bank which you have attended.
- Data from communication with you by various means such as telephone calls, chats and video calls.

Categories of data: The categories of personal data that Bankinter will process for this purpose shall be as follows:

- Identifying data: your name and surname(s), your national ID document or any similar identifying document.

- Contact information: postal address, e-mail, telephone.
- Demographic data: statistical data associated with geographic areas, sectors of activity.
- Professional and socioeconomic data: your professional activity, organisation in which you work, length of service in the company, remuneration, level of education.
- Data relating to your personal characteristics: marital status, age, nationality, family unit, place of birth, date of birth.
- Details of the different products and/or services that you have arranged with the Bank or in which you are involved in any way (authorised, guarantor, holder, guardian or legal representative of a minor or incapacitated person).
- Financial and investment data that you have arranged with the Bank.
- Data on the entries and movements arising from the use of the products and/or services that you have arranged with Bankinter that are less than one (1) year old. At no time will Bankinter process specially protected data (race, political or religious opinions, trade union membership, health, data relating to sexual life or orientation, and genetic and biometric data aimed at uniquely identifying a natural person).
- IP address, device ID and browsing history data. In addition, if you have accepted the use of cookies, the Bank may process the data obtained from your browsing on its own or third-party websites.
- Geolocation data: if you have given consent through the various devices.
- Details of your status as a Bankinter shareholder.
- Satisfaction survey data.
- Details of your communication preferences that you have informed the bank about in order to allow accessibility to dialogue or management of day-to-day operations.
- Risk assessment or scoring data

Recipients: This processing does not entail the transfer of your personal data to third parties.

Duration of processing: Bankinter will process your data for this purpose as long as you have not objected to this processing. Should you cease to be a customer, the Bank shall process your data for this purpose until one (1) year has elapsed from the end of the contractual relationship, and provided that you have not objected to the processing prior to the expiry of that period.

Logic applied for analysis: Bankinter shall analyse your personal and financial circumstances in order to build a profile of you that will enable us to predict those services and/or products that might interest you or suit your needs, tastes or preferences, and also to determine your willingness to arrange such products and/or services and the likelihood that they will be granted to you when they involve financing or deferred payment. Thus, we can adjust the offer of similar products and/or services to your profile and establish the appropriate frequency of the communications to be sent. This analysis also allows us to detect the need to improve the products and/or services we market and even to create new products and/or services to better serve you. The profiling will be the result of applying mathematical methods and algorithms in which the following variables will be taken into account: (i) your personal and financial circumstances; (ii) your preferences and needs, which are calculated based on our experience with you; (iii) your ability to pay, based on the internal information we have about you as set out above; and (iv) the propensity of customers with similar characteristics to yours to purchase products and/or services.

V) To conduct and analyse satisfaction surveys:

Purpose: Bankinter may carry out satisfaction surveys, both by telephone and electronically, in order to evaluate the products and/or services offered by the Bank that you have purchased and to measure the quality of the service provided to you.

Lawful basis: Bankinter's legitimate interest in learning the opinion and degree of satisfaction of its customers regarding its products and/or services with the aim of being able to offer a better service to its customers.

Source of the data: The data processed for this purpose will come from the following sources:

- Data provided by you for registering as a customer at the Bank and data that you have provided for arranging different products and/or services.
- Data obtained and generated as a consequence of the use of the various products and/or services arranged with Bankinter.

Categories of data: The categories of personal data that Bankinter will process for this purpose shall be as follows:

- Identifying data: your name and surname(s), your national ID document or any similar identifying document.
- Contact information: postal address, e-mail, telephone.
- Professional and socioeconomic data: your professional activity, organisation in which you work, length of service in the company, level of education.
- Data relating to your personal characteristics: sex, marital status, age, nationality, family unit, place of birth, date of birth.
- Details of the different products and/or services that you have arranged with the Bank or in which you are involved in any way (authorised, guarantor, owner, proxy or representative of a legal person, guardian or legal representative of a minor or incapacitated person).

Recipients: This processing does not entail the transfer of your personal data to third parties.

D) PROCESSING BASED ON CUSTOMER CONSENT

Pursuant to Article 6.1.a) of the General Data Protection Regulation, Bankinter will carry out the following processing operations, provided that you have given your express consent.

Bankinter reminds you that you may revoke your consent at any time through the various channels that Bankinter makes available to you, which can be found in section 5. **What are your data protection rights?**

1) Consultation with the Spanish Social Security Department of the information relating to your economic activity:

Purpose: Bankinter may request information on your economic activity from the Spanish Social Security Department when it needs to verify your activity. This processing is carried out in order to comply with one of the obligations established in the prevailing legislation on the prevention of money laundering and terrorist financing, which obliges financial institutions to obtain from their customers information on their economic activity and to carry out a verification.

Lawful basis: The legitimate basis for Bankinter to query the data on your economic activity to the Spanish Social Security Department is the consent given by you, as established in Article 6.1 a) of the General Data Protection Regulation.

Source of the data: The data processed for this purpose will come from the following sources:

- Data provided by you when you register as a customer with the Bank.
- Data obtained from the Spanish Social Security Department.

Categories of data: The categories of personal data that Bankinter will process for this purpose shall be as follows:

- Identifying data. National Identity Document.
- Professional and socioeconomic data: professional activity, organisation in which you work, length of service in the company, level of education.

Other relevant information:

Any data obtained from the Spanish Department of Social Security shall be used exclusively for the purpose mentioned above. If the financial institution and/or staff providing the services fails to comply with this obligation, all the actions provided for under prevailing personal data protection legislation will be pursued.

II) Video-identification of customers:

Purpose: Where you consent, we will use video-identification systems to verify your identity.

Source of the data: The data processed for this purpose will come from the following sources:

- Data provided by you when you registered as a customer at the Bank and data that you have provided for arranging different products and/or services.
- Data obtained as a result of the use of the video-identification system

Categories of data: The categories of personal data that Bankinter will process for this purpose shall be as follows:

- Identifying data: your name and surname(s), your national ID and issue date or document or any similar identifying document.
- Data relating to your personal characteristics: date of birth, nationality.
- Image.
- Voice for the purpose of checking the integrity of the identification.

Recipients: Bankinter shall not disclose your data to third parties, except to comply with its legal obligations. The data may be transferred in the event of requests from supervisory and regulatory bodies, as well as judicial authorities, in accordance with the obligations set out in section **3.A)** ("Processing to comply with legal obligations") of this document.

Duration of processing: Bankinter will process your data for this purpose for as long as they are necessary for the formalisation and performance of the contractual relationship. Once the contractual relationship has ended, Bankinter shall retain the data until such time as any actions that may be brought to defend the interests of the Bank or its customers or to meet possible claims and/or possible liabilities become time-barred.

III) Signature of documents by biometrics:

Purpose: We will process the biometric data consisting of your signature for the formalisation of contracts and transactions that you carry out with the Bank.

Source of the data: The data processed for this purpose will come from the following sources:

- Data provided by you when you registered as a customer at the Bank and data that you have provided for arranging different products and/or services.

Categories of data: The categories of personal data that Bankinter will process for this purpose shall be as follows:

- Biometric data: signature.

Recipients: Bankinter will not communicate your data to third parties, except to comply with its legal obligations. The data may be transferred in the event of requests from supervisory and regulatory bodies, as well as judicial authorities, in accordance with the obligations set out in section 3.A) ("Processing to comply with legal obligations") of this document.

Duration of processing: Bankinter will process your data for this purpose for as long as they are necessary for the formalisation and performance of the contractual relationship. Once the contractual relationship has ended, Bankinter shall retain the data until such time as any actions that may be brought to defend the interests of the Bank or its customers or to meet possible claims and/or possible liabilities become time-barred.

IV) To inform you about products and/or services not similar to those you have already arranged:

Purpose: Bankinter will process your data in order to send you commercial communications about products and/or services other than those you have with the Bank. Bankinter will therefore contact you through any channel (including electronic channels) to inform you of products and/or services marketed by Bankinter, any company of Bankinter Group and its subsidiaries or any third party companies with which the Bank has entered into partnership agreements and whose activities include, among others, the telecommunications and internet sectors, financial services and insurance, home equipment and assistance, automotive and related industries, leisure, catering, hotels and restaurants, travel and electronics.

Source of the data: The data processed for this purpose will come from the following sources:

- Data provided by you when you registered as a customer at the Bank and data that you have provided for arranging different products and/or services.
- Data obtained and generated as a consequence of the use of the various products and/or services arranged with Bankinter.

Categories of data: The categories of personal data that Bankinter will process for this purpose shall be as follows:

- Identifying data: your name and surname(s), your national ID document or any similar identifying document.
- Contact information: postal address, e-mail, telephone.
- Details of your communication preferences that you have informed the bank about in order to allow accessibility to dialogue or management of day-to-day operations.

Recipients: This processing does not entail the transfer of your personal data to third parties. Commercial communications will always be carried out by Bankinter.

Duration of processing: Bankinter will process your data for this purpose provided that you have given your consent. Should you cease to be a customer, the Bank shall process your data for this purpose until one (1) year has elapsed from the end of the contractual relationship, and provided that you do not withdraw your consent prior to the expiry of that period.

V) Commercial profiling based on own and external data

Purpose: Bankinter shall introduce the data described below into its filing systems and/or analyse such data for the purpose of evaluating personal aspects about you, in order to gain greater knowledge or make predictions about your financial position, personal preferences, interests or behaviour and, based on this analysis, to build a commercial profile that will allow us to: gauge your interest in products and/or services that the Bank is interested in marketing, establish the frequency for sending commercial communications about such products and/or services, create new products and/or services and/or improve the characteristics of the products and/or services that we offer you.

Source of the data: The data processed for this purpose will come from the following sources:

- Data provided by you for registering as a customer at the Bank and data that you have provided for arranging different products and/or services.
- Data obtained and generated as a consequence of the use of the various products and/or services arranged with Bankinter.
- Data obtained by Bankinter as a consequence of the contractual relationship between both parties, including data derived from the customer's use of the Bank's website and app in their relationship/operations with Bankinter.
- Data obtained from events organised by the Bank which you have attended.
- Data from communication with you by various means such as telephone calls, chats and video calls.
- Data on the tax or fee payments that you have submitted through the Bank. At no time will Bankinter process specially protected data (race, political or religious opinions, trade union membership, health, data relating to sexual life or orientation, and genetic and biometric data aimed at uniquely identifying a natural person).
- Data obtained from credit information systems when the Bank considers it appropriate to assess your solvency: ASNEF-EQUIFAX SERVICIOS DE INFORMACIÓN SOBRE SOLVENCIA Y CRÉDITO y EXPERIAN, BUREAU DE CRÉDITO – BADEXCUG FILE.
- Data obtained from Banco de España's Risk Information Centre (CIRBE) to check whether you have financial risks with other financial institutions if and when the Bank sees fit to assess your solvency.
- Data from Bankinter Group companies and/or their investees, provided that you are a customer of a Group company and/or investee and have given your consent to the transfer of your data.
- Data from public records, such as: Informa, Spanish Official State Gazette, Companies Registry, Property Registry, Land Registry (Cadastral), Personal Property Registry, AEMET, Public Insolvency Registry or Real Estate Portals.
- Data from the financial aggregation service, provided that you have given your consent.
- Data from the financial assets service, provided that you have given your consent to this.
- Data obtained from social media or other virtual settings, provided that you have given your consent.

Categories of data: The categories of personal data that Bankinter will process for this purpose shall be as follows:

- Identifying data: your name and surname(s), your national ID document or any similar identifying document.
- Contact information: postal address, e-mail, telephone.
- Demographic data: statistical data associated with geographic areas, sectors of activity.
- Professional and socioeconomic data: your professional activity, organisation in which you work, length of service in the company, remuneration, level of education.

- Data relating to your personal characteristics: marital status, age, nationality, family unit, place of birth, date of birth.
- Details of the different products and/or services that you have arranged with the Bank or in which you are involved in any way (authorised, guarantor, holder).
- Information data on the entries and movements arising from the use of the more-than-one-year (1) products and/or services that you have arranged with Bankinter. At no time will Bankinter process specially protected data (race, political or religious opinions, trade union membership, health, data relating to sexual life or orientation, and genetic and biometric data aimed at uniquely identifying a natural person).
- IP address, device ID and browsing history data. In addition, if you have accepted the use of cookies, the Bank may process the data obtained from your browsing on its own or third-party websites.
- Geolocation data: if you have given consent through the various devices, Bankinter will process your geolocation data.
- Details of your status as a Bankinter shareholder.
- Satisfaction survey data.
- Details of your communication preferences that you have informed the Bank about in order to allow accessibility to dialogue or management of day-to-day operations.
- Risk assessment or scoring data.
- Financial data concerning credit risk and non-performance of monetary, financial or credit obligations.

Recipients: This processing does not entail the transfer of your personal data to third parties.

Duration of processing: Bankinter will process your data for this purpose provided that you have given your consent. Should you cease to be a customer, the Bank shall process your data for this purpose until one (1) year has elapsed from the end of the contractual relationship, and provided that you do not withdraw your consent prior to the expiry of that period.

Logic applied for analysis: Bankinter shall analyse your personal and financial circumstances in order to build a profile of you that will enable us to predict those services and/or products that might interest you or suit your needs, tastes or preferences, and also to determine your willingness to arrange such products and/or services and the likelihood that they will be granted to you when they involve financing or deferred payment. Thus, we can adjust the offer of similar products and/or services to your profile and establish the appropriate frequency of the communications to be sent. This analysis also allows us to detect the need to improve the products and/or services we market and even to create new products and/or services to better serve you. The profiling will be the result of applying mathematical methods and algorithms that take into account the following variables: (i) your personal and financial circumstances; (ii) your preferences and needs, which are calculated based on our experience with you; (iii) your ability to pay, based on the internal and external information we have about you, as indicated above; and (iv) the propensity of customers, with similar characteristics to yours, to purchase products and/or services.

VI) Assignment of your data to Bankinter Group companies and/or investees:

Purpose: When you authorise this processing, Bankinter will communicate your data to Bankinter Group companies and/or investees indicated in the following link: https://www.bankinter.com/file_source/nbol/estaticos/plataformas/banca_online/area_publica/proteccion_datos/empresas-del-grupo-bankinter.pdf. These companies will use your information for two purposes:

- a) To send you commercial communications about their products and/or services through any channel (including electronic channels).
- b) To assess your personal aspects and to gain insight into or make predictions about your financial position, personal preferences, interests and behaviours and in order to draw up a commercial profile of you.

Source of the data: The data processed for this purpose will come from the following sources:

- Data provided by you when you registered as a customer at the Bank and data that you have provided for arranging different products and/or services.
- Data obtained and generated as a consequence of the use of the various products and/or services arranged with Bankinter.
- Data from the financial aggregation service, provided that you have given your consent.

Categories of data: The categories of personal data that Bankinter will process for this purpose shall be as follows:

- A) Transfer of your data to Bankinter Group to inform you of their products and/or services.
 - Identifying data: your name and surname(s), your national ID document or any similar identifying document.
 - Contact information: postal address, e-mail, telephone.
- B) Transfer of your personal data to Bankinter Group companies and/or their investees to evaluate your personal circumstances, interests and preferences in order to draw up a commercial profile of you:
 - Identifying data: your name and surname(s), your national ID document or any similar identifying document.
 - Contact information: postal address, e-mail, telephone.
 - Professional and socioeconomic data: your professional activity, organisation in which you work, length of service in the company, level of education.
 - Data relating to your personal characteristics: marital status, age, nationality, family unit, place of birth, date of birth.
 - Details of the different products and/or services that you have arranged with the Bank or in which you are involved in any way (authorised, guarantor, holder).
 - Data on the entries and movements arising from the use of the products and/or services that you have arranged with Bankinter. At no time will Bankinter process specially protected data (race, political or religious opinions, trade union membership, health, data relating to sexual life or orientation, and genetic and biometric data aimed at uniquely identifying a natural person).

Recipients: This processing involves the transfer of your data to Bankinter Group entities.

Duration of processing: Bankinter will process your data for this purpose provided that you have given your consent. Should you cease to be a customer, the Bank shall process your data for this purpose until one (1) year has elapsed from the end of the contractual relationship, and provided that you do not withdraw your consent prior to the expiry of that period.

5. What are your data protection rights?

You may exercise the following rights at any time, in the situations and subject to the scope established by applicable legislation:

- Access. The right to know whether Bankinter is processing your personal information and, if so, what that data is and how it is being processed.
- Rectification. The right to the rectification of inaccurate personal data.
- Erasure. The right to the deletion of personal data concerning you, when they are no longer necessary for the purposes for which they have been collected.
- Objection. The right to object to the processing of your personal data where the processing is based on legitimate interest or where the processing is for marketing or profiling purposes.
- Restriction of processing. The right to request the controller to restrict the processing of your personal data where one of the envisaged circumstances applies, e.g. to challenge the accuracy of personal data or that they are not erased where there has been unlawful processing.
- Portability. The right to receive the personal data you provide us in a structured and commonly used format so that you can give them to another data controller.
- Automated individual decision-making. The right not to be subject to decisions based solely on the automated processing of your data, including profiling, which have a legal or similarly significant effect on you.

Bankinter also informs you of your right to revoke your consent at any time.

To exercise these rights, you can contact Bankinter through any of the following channels:

- Through Telephone Banking: 91 657 88 00
- At your usual branch.
- By writing to Bankinter, S.A. Operations, Data Protection. Calle Pico San Pedro, 1. Tres Cantos. Madrid. 28760.
- Through the website: www.bankinter.com.
- Through the website www.privacidad.com.

You are entitled to lodge a claim with the Spanish Data Protection Agency. You can find more information on how to make such a claim on the website of the Spanish Data Protection Agency: www.aepd.es.

6. Does Bankinter make automated decisions?

In general, Bankinter will not make automated individual decisions. However, if for the entering into or execution of the contracts of our products or services it is necessary to adopt decisions based solely on the automated processing of your data (that is, without any human intervention) which produce legal effects on you or significantly affect you (such as, for example, the denial of credit that you have requested), Bankinter will inform you of this procedure during the processing of the product or service that you have requested and/or in the contractual documentation related to it, as well as the logic applied in the decision that has been made. In these cases, Bankinter guarantees that it will adopt the appropriate measures to safeguard your rights and freedoms, granting you the right to request human intervention by Bankinter, to express your point of view, to obtain an

explanation about the decision made on the basis of automated processing and to challenge the decision made by the Bank.

7. Does Bankinter anonymise your personal data?

Bankinter, based on its legitimate interest, may anonymise the personal data provided by its customers or obtained as a result of the provision of the products and/or services arranged by them, with the aim of analysing patterns of consumption or use of the services in an anonymised form and, on this basis, creating analytical, solvency or behavioural models that enable the Bank to determine, for example, to whom a new financing product might be granted or even to detect behaviour that might be considered fraudulent.

By means of anonymisation, Bankinter manages to maintain the veracity of the results of the processing of personal data, preventing them from being linked, directly or indirectly, to a specific customer. This provides greater guarantees of privacy for individuals.

8. How long will your data be kept?

Bankinter shall retain your personal data for as long as they are necessary for the proper management of the products and/or services arranged. Once the contractual relationship has ended, Bankinter shall process your data for a period of one (1) year in order to:

- a) If you have given us consent: (i) send you commercial communications about products and/or services of Bankinter Group and its subsidiaries or of third parties other than those already arranged, (ii) draw up profiles using own and/or third-party data and/or (iii) transfer your data to companies of the Group and/or its subsidiaries.
- b) If you have not objected to the legitimate interest: (i) send you communications about products and/or services of Bankinter Group and its subsidiaries similar to those already arranged and/or (ii) to draw up profiles with own data; which are based on legitimate interest.

Once the period of one (1) year has elapsed, or if you object and/or withdraw your consent for the purposes described in the preceding paragraph, Bankinter shall keep your data blocked and they will be processed solely in the following cases:

- a) Complying with legal obligations. Anti-money laundering regulations require data to be kept for a period of ten (10) years.
- b) To exercise such actions as may be necessary to defend the interests of the Bank or its customers, or to handle and respond to possible claims and/or liability arising during the corresponding legal limitation periods.
- c) In the case of shared credit information systems: your data will be kept in these systems for as long as there is a definite, liquid, due and payable debt with Bankinter and for a maximum period of five (5) years from the maturity date of the monetary obligation.
- d) In the case of the shared fraud prevention file: The data will be kept in the file for a maximum of thirty (30) days in the case of suspicious transactions, and for one (1) year in the case of non-authorised transactions, if the fraud has been confirmed by the affected party.

After these periods have elapsed, your personal data will be definitively erased.

9. To whom are your personal data communicated?

In line with the different types of processing described in the previous sections, Bankinter may share your personal data with third parties such as administrations, authorities and public bodies (including courts and tribunals), Bankinter Group companies, fraud prevention files or information systems, the Central Credit Register of Banco de España (CIRBE), common credit information systems or collaborating third parties. For more information about the recipients of your personal data, please refer to the specific section on each type of processing.

Data processors engaged by Bankinter, or who may be engaged by Bankinter, may also have access to your personal data. You can see the list of service provider categories at the following link: https://nbol.aut.bankinter.bk/file_source/nbol/estaticos/plataformas/banca_online/area_publica/roteccion_datos/Categorias_servicios_EN.pdf.

10. Are your data communicated outside the European Union?

In general, Bankinter shall process your personal data only within the European Economic Area (European Union countries plus Liechtenstein, Iceland and Norway). Outside this area, the level of protection afforded to personal data may not be the same, so in order to carry out international transfers it is necessary to have sufficient safeguards in place to ensure an adequate level of protection. Bankinter carries out two types of transfers:

- a) International transfers to international authorities and official international bodies in response to a request made in compliance with applicable regulations against organised and serious crime, anti-money laundering and counter terrorist financing and fraud prevention. In each of these cases, Bankinter will duly inform you of the specific transfer made, as well as the guarantees that will apply.
- b) Transfers to international suppliers that provide any service to Bankinter, provided that the transfer is made: a) to countries with a level of protection comparable to that of the European Union (European Commission adequacy decisions); b) under standard data protection clauses adopted by a supervisory authority and/or the European Commission; or c) on the basis of any other appropriate safeguards under prevailing legislation.

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