

INFORMATION ON THE USE OF PERSONAL DATA

1. Who is responsible for processing your personal data?

The company responsible for processing your personal data is Bankinter, S.A. (hereinafter, "Bankinter") with Tax ID Number A28157360, registered office at Paseo de la Castellana, 29 (28046 Madrid) and telephone number 902 88 88 35.

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

2. What purposes do we process your data for?

2.1. Main purposes and processing done

Bankinter processes your personal data for the following purposes:

a) To comply with legal obligations

Bankinter may process your personal data to comply with any of its legal obligations, and particularly its obligations in regard to the regulation of the banking sector and money-laundering regulations.

In particular, we may process your data to:

- Prevent money laundering and the financing of terrorism:
 - Make a monthly declaration to the Financial Ownership File under the responsibility of the State Secretariat for Economy and Business Support of your identifying data, the identifying data of the real owners, representatives or authorised persons and of any other persons with power to act, and of the opening or cancellation date of current accounts, deposit accounts, securities accounts and term deposits.
 - Provide information on payment transactions to the authorities or official institutions in other countries, both inside and outside the European Union, as part of the drive to combat the financing of terrorism and serious forms of organised crime and the prevention of money laundering. Financial institutions are also obliged in general terms to adopt adequate measures to prevent, investigate and uncover fraud.
 - Amongst other types of processing, compliance with these legal obligations and the legitimate interest of the bank in preventing, investigating and uncovering fraud may involve the transfer of personal data to companies in the Bankinter Group for these purposes.

- Information to the CIRBE:

Bankinter is obliged to declare to the Bank of Spain's Risk Information Centre (CIRBE) the details required to identify people with whom it directly or indirectly

maintains credit risks, as well as the characteristics of these people and risks, including specifically those that affect the amount and the likelihood of recovery.

- Notifying and consulting solvency and credit files:
 - If you have a verified, due and enforceable debt with the Bank that has not been repaid within the specified period, Bankinter may convey this non-payment to files with information on financial solvency and creditworthiness.
 - If it is necessary to assess your economic solvency we will check your data in the financial solvency and credit files for the sole purpose of analysing the economic viability of any products and/or services that involve granting credit or deferred payment.

b) To execute the contract

New data will be processed for the purpose of managing any products and services you request or contract with Bankinter. Data protection regulations oblige us to maintain your identifying data up to date along with any other details that are necessary for the correct execution of the contract, so when necessary your data may be updated with information from public sources (public records, property register, etc.) and from any sources you may have made manifestly public (social networks).

c) To inform you of products or services that may be of interest to you

Your personal data may also undergo other processing that does not respond to the need to execute a contract or comply with a legal obligation. This processing will be voluntary in nature, so you may oppose or refuse consent to this processing.

Provided you do not oppose it, and it can be reasonably foreseen, you may receive, via any communication channel (including electronic means), information on products or services that may be of interest to you as they are similar to those you have contracted with us and that are marketed by Bankinter, within its activity. The Bank's legitimate interest will at all times respect your fundamental rights. This authorisation will continue until one year has elapsed from the termination of the contractual relationship with the Bank.

You can request to oppose any of these types of processing based on legitimate interest at a later time by contacting Bankinter through any of the channels included in section 5.

d) To inform you of other products and services

Provided you have given your consent by ticking the boxes enabled for this purpose, we may process your data for the following ends:

- To inform you, via any communication channel (including electronic), of other products or services that have no similarity with the ones you have with us, which may be offered by Bankinter, by any company in the Bankinter Group and its

subsidiary or part-owned companies, or by third parties with which the Bankinter Group has signed partnership agreements, and whose activities include the telecommunications and Internet sectors, financial services and insurance, home equipment and assistance, the automotive industry and similar, leisure, catering, the hotel sector, travel and electronics. This authorisation will continue until one year has elapsed from the termination of the contractual relationship with the Bank.

- To transfer your personal data to companies in the Bankinter Group and its subsidiary or part-owned companies so they can contact you to inform you of products or services marketed by these companies, either generically or in a personalised way, thus tailoring the offers to your needs, tastes and preferences. You can find more information on the companies that form part of the Bankinter Group at www.bankinter.com, on the corporate website option, by first selecting the "Corporate Governance" tab and then the section "Investee Companies and Subsidiaries".

2.2. How do we tailor the offers to your needs, tastes and preferences?

Before sending you any commercial information, provided you do not declare your opposition, your personal data will be analysed to create a profile so that the commercial announcements are tailored as closely as possible to your needs, tastes and preferences. Based on Bankinter's legitimate interests, this analysis may take into account the following:

- The data you have provided and which the Bank may obtain as a consequence of your contractual relationship.
- Your demographic data.
- Data on other company products you may have purchased.
- Your transactional movements and/or savings capacity.
- Geostatistical data calculated in an anonymised way.

Occasionally, and provided you have given your consent, these profiling techniques will be enriched with information obtained from sources accessible to the public or with data that you have made manifestly public (including social networks) or obtained from third companies.

Both in the design of its commercial offers and the creation and design of new products, Bankinter uses anonymised data to create predictive behaviour models.

2.3. How long will we process your data for?

Your personal data will be conserved for as long as they are necessary to provide the services you have contracted. As soon as they are no longer necessary for this purpose, the data will be blocked for the period in which they may be required for the exercise of, or

as a defence against, administrative or legal proceedings, and they may only be unblocked and processed again if it is for this purpose. Once this period has elapsed, the data will be definitively cancelled.

If we have your authorisation we will conserve your data once the contractual relationship with the Bank has ended for a maximum period of one year in order to send you commercial announcements.

3. What are the legal bases for processing your data?

The legal basis for fulfilling the purpose included in section 2.1.a) is to comply with all the applicable legal obligations; and for the purpose included in section 2.1.b) to execute the contract. Any refusal to supply the personal data requested, or the submission of inaccurate or incomplete data, could therefore lead to the impossibility of providing you with the service contracted in an adequate way. Customers are responsible for ensuring the accuracy of the data provided, and for notifying Bankinter of any modifications.

All processing done for the purpose of sending you commercial announcements of products or services that may be of interest to you because they are similar to the ones you have already contracted, and which Bankinter is interested in commercialising, will have as their legal basis the legitimate interest of the responsible person or of a third party (section 2.1.c). For this reason, you may declare your opposition to this processing when you provide your data or at any later time.

The legal basis for the processing of data for the purpose of sending you commercial announcements about other products or services that have no similarity with the ones you have contracted and that are offered by Bankinter, by any company in the Bankinter Group or by third companies with which the Bankinter Group has signed partnership agreements (section 2.1.d), is your consent, where given.

The legal basis for the transfer of your data to companies in the Bankinter Group and its subsidiary or part-owned companies, including the processing necessary to personalise the corresponding offers, is your consent.

The legal bases for the processing of data to create the necessary profile to ensure that the commercial announcements are tailored as closely as possible to your needs, tastes and preferences, are those indicated in section 2.2.

Compliance with the obligations and the exercise of rights deriving from your contractual relationship with Bankinter will never be contingent on your having provided the requested consents. In any case, we remind you that if you have provided your consent you have the right to withdraw it at any time without this having any consequence on the services or products you have contracted or of which you are a beneficiary.

If you are in any doubt about the purposes of processing your personal data or its legitimacy, please contact the Data Protection Officer. You will find his/her contact details in section 1.

4. Who will receive your data?

Your personal data may be transferred to public administrations, authorities and bodies, including courts and tribunals, companies in the Bankinter Group and collaborating third parties, when required by the applicable legislation or when it is necessary to prevent, investigate and uncover fraud or for the correct management of the products and services contracted. Similarly, they may be transferred to bodies engaged in managing credit information systems or similar.

If you have specifically given your consent, your data may be transferred to companies in the Bankinter Group and its subsidiary or part-owned companies so they can inform you of products or services marketed by these companies, both generically and in a personalised way.

Other entities that may have access to your personal data include service providers engaged by Bankinter in their capacity as data processors. You can find more information on the categories of Bankinter, S.A. providers at https://docs.bankinter.com//stf/plataformas/banca_online/area_publica/proteccion_datos/categorias_servicios.pdf

You can see more information on how to protect your personal Bankinter information at the following link: <https://www.bankinter.com/banca/nav/seguridad>

5. What are your rights in relation to the processing of your data?

In the cases and with the scope established by the applicable legislation, you may at all times exercise your rights of:

- Access.
- Rectification.
- Cancellation.
- Opposition.
- Limitation of the processing.
- Portability of the data.

You also have the right to withdraw your consent if you gave it and to oppose the processing of your data for commercial purposes based on the legitimate interest of the responsible agent or of a third party.

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

- Through the Telephone Banking service (902 132 313).
- At your regular 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.

You are also informed of your right to submit a complaint to the Spanish Data Protection Agency.

6. How do we obtain your data?

The personal data that are processed by Bankinter are the data provided by you when you contract the services described in the present contract and the data deriving from the use of the services.

Data protection regulations oblige us to maintain your identifying data up to date along with any other details that are necessary for the correct execution of the contract, so when necessary your data may be updated with information from public sources (public records, property register, etc.) and from any sources you may have made manifestly public (social networks).

Furthermore, when we have your consent, your personal data will be enriched with data from sources accessible to the public or from third companies to be able to compile and personalise offers and tailor them to your needs, tastes and preferences.