

## INFORMATION REGARDING THE PERSONAL DATA OF NATURAL PERSONS COLLECTED AND PROCESSED BY TEXIM BANK AD IN CONNECTION WITH THE SERVICES PROVIDED BY THE BANK

1. **TEXIM BANK AD** is a company registered with the Commercial Register at the Registry Agency at the Ministry of Justice, UIC 040534040, having its seat and registered office at: 117 Todor Alexandrov Blvd., Vazrazhdane District, Sofia 1303 (the Bank). The Bank is a personal data controller pursuant to Regulation (EU) 2016/679 of the European Parliament and of the Council 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), in force as from 25 May 2018 and the relevant national law.

### 2. Contact details of the Data Protection Officer:

Website: [www.teximbank.bg](http://www.teximbank.bg);

e-mail: [DPO@teximbank.bg](mailto:DPO@teximbank.bg)

Tel.: +359 2 903 56 40

### 3. Terms within the meaning of the General Data Protection Regulation

**"Personal data"** – any information relating to an identified or identifiable natural person ("data subject"); an identifiable natural person is one who can be identified, directly or indirectly, in particular by reference to an identifier such as a name, an identification number, location data, an online identifier or to one or more factors specific to the physical, physiological, genetic, mental, economic, cultural or social identity of that natural person;

**"Special categories of personal data"** – personal data revealing racial or ethnic origin, political opinions, religious or philosophical beliefs or membership of trade unions and the processing of genetic data, biometrics for unique identifying an individual, data concerning health or data on the sexual life of an individual or sexual orientation.

**"Processing"** – means any operation or set of operations which is performed on personal data or on sets of personal data, whether or not by automated means, such as collection, recording, organisation, structuring, storage, adaptation or alteration, retrieval, consultation, use, disclosure by transmission, dissemination or otherwise making available, alignment or combination, restriction, erasure or destruction;

**"Data subject"** – any living natural person who is the subject of personal data stored by the Controller.

**"Profiling"** – any form of automated Processing of Personal Data consisting of the use of Personal Data to evaluate certain personal aspects relating to a natural person, in particular to analyse or predict aspects concerning that natural person's performance at work, economic situation, health, personal preferences, interests, reliability, behaviour, location or movements;

**"Personal data breach"** means a breach of security leading to the accidental or unlawful destruction, loss, alteration, unauthorised disclosure of, or access to, personal data transmitted, stored or otherwise processed;

**"Recipient"** means a natural or legal person, public authority, agency or another body, to which the personal data are disclosed, whether a third party or not. However, public authorities which may receive personal data in the course of a particular inquiry in accordance with Union or Member State law shall not be regarded as recipients; the processing of those data by those public authorities shall be in compliance with the applicable data protection rules according to the purposes of the processing;

4. In relation to its core business, the Bank collects and processes personal data of the following data subjects: natural persons, including representatives of legal persons and other legal entities users of payment services, investment services, recipients of bank financing, joint debtors, guarantors, authorized persons and beneficial owners.

**5. The Bank processes the personal data collected for the following purposes:**

5.1. for the execution of payment services initiated by the data subject;

5.2. in accordance with the legal and/or contractual rights and obligations of the Bank under a contract to which the data subject is a party or upon the entry in pre-contractual relations at the initiative of the data subject; when the Bank provides financing, the data are also collected for the purpose of assessing the creditworthiness of the borrower, the joint debtors and the guarantors, including checks in databases maintained by third parties, NSSI, CCR, NRA, Registry Agency, etc.; in the provision of bank financing, data are processed in order to evaluate and analyse the collateral, establish and maintain its validity, which also includes checks in databases, maintained by third parties, Registry Agency, Geodesy, Cartography and Cadastre Agency, Directorate for National Construction Supervision, as well as the conclusion, maintenance and realization of property insurance of the accepted collateral;

5.3. in the implementation of the legal obligations of the Bank;

5.4. in the realization of the legitimate interests of the Bank which take a reasonable precedence over the interests of the data subject;

5.5. for carrying out direct marketing for products and services offered by the Bank;

5.6. the automatic exchange of financial information under Chapter XVI, Section IIIa of the Tax Social Security Procedure Code (TSSPC) and the performance of complex inspections under the TSSPC;

The Bank only processes personal data of data subjects for the purposes for which they have been collected unless it is reasonably assumed that they need to be processed for another purpose compatible with the original one. If the personal data should be processed for another purpose incompatible with the original one, the Bank will notify the data subject.

**6. Categories of personal data collected and processed by the Bank:**

6.1. names, identification number, date and place of birth, nationality, copy of identity document;

6.2. demographic characteristics: sex, age, permanent and current address;

6.3. contact data: addresses, landline/mobile phone number, e-mail;

6.4. tax and social security information;

6.5. employer's data, job, occupation/profession;

6.6. physical identity data: facial images, voice, handwriting;

6.7. data on the economic and property status, including data from third party's information arrays – e.g. NSSI, NRA, CCR, CDR, etc., as well as public registers.

6.8. civil status data – marital status, related parties, when providing bank financing;

7. According to the purpose of the processing of personal data, the grounds may be different or more than one, but the Bank processes the personal data of the data subjects in a legal and transparent manner

7.1. contractual and/or pre-contractual relations;

7.2. the legitimate interest of the Bank which take a reasonable precedence over the interests of the data subject;

7.3. in the implementation of the legal obligation of the Bank;

7.4. consent of the data subject;

**8. The personal data collected and processed by the Bank may be provided to the following data recipients:**

8.1. persons who have entered into contracts with the Bank for the supply of products and services;

8.2. credit intermediaries who have entered into contracts with the Bank;

8.3. persons commissioned by the Bank to manufacture the plastics for bank cards;

8.4. persons assigned the supply, including through SMS messages, of written correspondence, cards and information materials;

8.5. correspondent banks;

8.6. persons assigned by the Bank to collect its receivables, including contact centers;

8.7. persons to whom the Bank proposes to sell its receivables;

8.8. persons assigned by the Bank to service notifications, including with respect to loan acceleration and other bank financing;

8.9. authorities, institutions and other persons to whom the Bank is legally obliged to provide personal data;

8.10. persons assigned by the Bank to evaluate collateral;

8.11. insurers with whom the Bank has entered into insurance agency agreements;

8.12. persons entered into partnership contracts with the Bank for the provision of commodity loans to data subjects;

**9. Retention period of personal data collected by the Bank:**

9.1. where the data are provided and processed on the basis of a contract - for a period of 10 years from the termination of the contractual relations;

9.2. where the data are processed on a pre-contractual basis but no contract for the provision of a product or service has been concluded – for a period of 3 years;

9.3. where the data are processed on the basis of consent – until the withdrawal of the consent, in the absence of any other reason for processing. The withdrawal of the consent does not affect the lawfulness of the previous processing of the personal data;

9.4. where the data are processed for the implementation of rights and interests of the Bank which take a reasonable precedence over the interests of the natural persons – until the end of the right and/or the termination of the interest.

After the expiry of these deadlines and if there is no other reason for data processing, they will be deleted. For the purpose of analysing information about products and services used, as well as for improving the service, the Bank may delete some of the data and the retained data should not allow for subsequent identification of the individuals.

**10. Rights of the data subject.**

10.1. The data subject is entitled to obtain from the Bank a confirmation whether personal data relating to him/her are being processed and, if so, to have access to the data and a copy of the latter.

10.2. The data subject is entitled to request the Bank to correct the inaccurate personal data related to him/her.

10.3. The data subject is entitled to request the Bank to delete the personal data related to him/her – "the right to be forgotten", and the Bank is required to delete the personal data if any of the following applies:

10.3.1. the personal data are no longer necessary for the purposes for which they have been collected;

10.3.2. the data subject has withdrawn his/her consent on which the processing of the data is based and there are no other legitimate grounds for the processing;

10.3.3. the data subject objects to the processing carried out for the legitimate interest of the controller or a third party, including profiling, and there are no legitimate grounds for the processing that take precedence, or the data subject objects to the processing for the purpose of a particular type of direct marketing, including profiling

10.3.4. the personal data have been unlawfully processed;

10.3.5. the personal data must be erased in order to comply with a legal obligation under the EU law or the law of a Member State that applies to the data controller;

10.4. The data subject is entitled to request the Bank to restrict the processing when any of the following applies:

10.4.1. the accuracy of the personal data is questioned by the data subject for a period which allows the controller to verify the accuracy of the personal data;

10.4.2. processing is unlawful, but the data subject does not want to have the personal data deleted and instead requires a limitation of their use;

10.4.3. the controller no longer needs the personal data for the purposes of processing, but the data subject requests them for the establishment, exercise or protection of legal claims;

10.4.4. the data subject has objected to the processing and an inspection is scheduled to establish whether the legitimate grounds of the controller take precedence over the interests of the data subject.

Where processing is limited as specified in para. 10.4, such data shall only be processed, except for their storage, with the consent of the data subject or for the establishment, exercise or protection of legal claims or for the protection of the rights of another individual, or due to important grounds of public interest for the Union or a specific Member State.

10.5. Right to data portability to another data controller, in the cases provided for by the current legislation and available technical possibility.

10.6. The data subject may object to the processing of his/her personal data where that processing is carried out for the legitimate interests of the Bank or a third party unless the interests or fundamental rights and freedoms of the data subject which require protection of personal data take precedence over such interests, in particular where the data subject is a child.

10.7. The data subject is entitled not to be the object of a decision based solely on automated processing involving profiling that produces legal consequences for the data subject or similarly affects him/her to a significant extent unless such processing is necessary for the conclusion or performance of a contract between a data subject and the controller or is permitted by the applicable law, which also provides for appropriate measures to protect the rights and freedoms and the legitimate interests of the data subject; or is based on the explicit consent of the data subject.

11. The data subject may exercise his/her rights under para. 10 by filing a written application in one of the following ways:

- (a) in an office of the Bank;
- (b) [DPO@teximbank.bg](mailto:DPO@teximbank.bg),

and the rights under para. 10.1 to 10.4, inclusive, may also be exercised through the Personal Data Protection Commission.

12. The Bank shall provide the requested information under para. 10.1, correct or complete the data under para. 10.2, delete the data under para. 10.3, limit the processing under para. 10.4 without undue delay and in any case within one month of the receipt of the request or in the same period it shall inform the data subject of each denial and the reasons thereof.

13. The data subject is entitled to appeal to the Personal Data Protection Commission, which is the permanent supervisory body for the protection of individuals in the processing of their personal data and the access to such data.

Address: 2, Prof. Tsvetan Lazarov Blvd., Sofia 1592  
Center for information and contacts: Tel.: 02/91-53-518  
E-mail: [kzld@cpdp.bg](mailto:kzld@cpdp.bg)  
Website: [www.cpdp.bg](http://www.cpdp.bg)

14. The personal data collected and processed by the Bank are necessary in connection with the activities included in the license issued by the Bulgarian National Bank. The failure to provide personal data is an obstacle to the conclusion and performance of a contract, the provision of a product and/or service. Under established business relations with the Bank, the provision of personal data is a contractual and/or legal requirement. In such cases, the failure to provide personal data may result in the termination of a contract and respectively of commercial relations.

Where the collection and processing of personal data is carried out on the basis of a consent of the data subject, the consequences of the failure to provide them should be stated in the consent itself or separately prior to its provision.

This information regarding the processing of personal data of the natural persons by Texim Bank AD can be found on the official website of the Bank and in any of its offices.

This information was approved by the Bank's Management Board by Minutes of Meeting No. 26 dated 17 May 2018.

I, the undersigned .....,  
hereby declare that I am in possession of this information, I am aware of its content and I understand its meaning.

Date .....

Signature: .....