

INFORMATION REGARDING THE PERSONAL DATA OF NATURAL PERSONS PROVIDED BY PERSONS OTHER THAN THE DATA SUBJECT AND 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;

e-mail: DPO@teximbank.bg

Tel. 02/9035640

3. The Bank processes the personal data it collects, provided to it by its customers in the course of their pre-contractual or contractual relations, for the following purposes: in the implementation of contractual and/or legal obligations of the Bank, in order to contact customers who have submitted applications for bank financing and/or who are using such a facility, etc.;

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.

4. Categories of personal data collected and processed by the Bank: names, contact data: addresses, landline/mobile phone number, e-mail, provided by Bank's customers, loan applicants.

5. 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, on the basis of contractual and/or pre-contractual relations, the legitimate interest of the Bank which take a reasonable precedence over the interests of the data subject, in the implementation of the legal obligation of the Bank;

6. the personal data collected and processed by the Bank may be provided to the following **data recipients:** persons assigned the supply, including through SMS messages, of written correspondence, cards and information materials; persons assigned by the Bank to collect its receivables, including contact centers; persons to whom the Bank proposes to sell its receivables; persons assigned by the Bank to service notifications, including with respect to loan acceleration and other bank financing; authorities, institutions and other persons to whom the Bank is legally obliged to provide personal data; persons entered into partnership contracts with the Bank for the provision of commodity loans to data subjects;

7. Retention period of personal data collected by the Bank:

7.1. 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;

7.2. 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;

7.3. 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;

7.4. 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.

8. Rights of the data subject.

8.1. 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.

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

8.3. 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:

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

8.3.2. 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;

8.3.3. 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

8.3.4. the personal data have been unlawfully processed;

8.3.5. 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;

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

8.4.1. 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;

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

8.4.3. 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;

8.4.4. 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. 8.4, 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.

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

8.6. 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.

8.7. 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.

9. The data subject may exercise his/her rights under para. 8 by filing a written application in one of the following ways:

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

and the rights under para. 8.1 to 8.4, inclusive, may also be exercised through the Personal Data Protection Commission.

10. The Bank shall provide the requested information under para. 8.1, correct or complete the data under para. 8.2, delete the data under para. 8.3, limit the processing under para. 8.4 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.

11. 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
Website: www.cdpd.bg

12. 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.

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.