

Information Concerning Personal Data Processing

The personal data controller is UniCredit Bank Czech Republic and Slovakia, a.s., with its registered office in Prague 4 – Michle, Želetavská 1525/1, PC 140 92, Company Reg. No. 64948242, registered in the Companies Register of the Municipal Court in Prague, Section B, File No. 3608 (hereinafter referred to as the Bank). The Bank has appointed a Data Protection Officer, who may be reached at dpo@unicreditgroup.cz.

What client's personal data are collected and processed by the Bank?

The Bank collects and processes the following personal data: identification data, contact details, data on solvency and creditworthiness, as well as data on which our products and services are provided to you and how you are using them. We also collect records of our communication - recordings of phone calls and mutual written communication. We also process camera footage of the premises where we provide services, including our ATMs. If the settings of the applications used by you or of your internet browser allow so, we can obtain and process other data.

How long does the Bank process the data?

The Bank processes personal data depending on the purpose for the duration of any contractual relationship with the Bank and for the next 10 years after the termination of the last contractual relationship with the Bank or until withdrawal of the consent to process data.

Do I have to provide the Bank with personal data?

Like the conclusion of a contract with the Bank, the provision of personal data is voluntary. Some data, however, are necessary for compliance with legal obligations when concluding a banking transaction or providing a service, and the Bank is not able to provide the required service without some data. According to Act No. 21/1992 on Banks, a bank is obliged, for the purposes of banking operations, to identify and process data on persons, including their birth registration number, if any, so that the banking operation is carried out with no unreasonable legal and material risks for the bank.

Data mandatory for conclusion of a banking operation are: all names and surnames, birth certificate number (or date of birth provided the birth certificate number was not assigned), place of birth, sex, permanent or other residence and nationality; in the case of an individual - entrepreneur, also his/her company name, distinct addendum or another name, registered office and identification number, type and number of identity document, the country or body which has issued such document, and the validity of such document.

From what sources does UniCredit Bank obtain personal data?

We process data provided by you in relation to negotiations on conclusion of a contract and to provision of banking services, data from available public registers, data obtained from state authorities or from databases collecting data to assess creditworthiness. Based on your special consent or settings of permissions of the used applications, we can also process other data, for example, from internet browsers, satisfaction surveys and user tests.

For what purposes does the Bank use and process personal data?

The Bank processes personal data without clients' consent in order to meet its obligations imposed by law (e.g. in anti-money laundering), for the purposes of negotiations on a contract and for the provision of banking services, to protect its rights and legitimate interests, to ensure safety of operation and prevention of fraud, for the purposes of analyses and assessment of potential risks, and for direct marketing of its own products. With the client's consent, we process data for marketing purposes beyond the scope of legitimate interests, i.e. including the profiling, offering of products and services of our partners and other members of UniCredit Group.

How does the Bank ensure the protection of personal data?

Personal data are under constant physical, electronic and procedural control and UniCredit Bank has modern control, technical and security mechanisms ensuring the maximum potential protection of the processed data from unauthorised access or transmission, from their loss or destruction, as well as from another potential abuse.

Any persons coming in contact with clients' personal data in the execution of their employee duties or their contractually assumed obligations are bound by the legal or contractual confidentiality obligation.

Whom the Bank provides or transfers personal data to?

The Bank transfers personal data to supervisory bodies and other state authorities, when such obligation is laid down by law, to databases used for mutual exchange of information among banks as regards solvency and credibility and is necessary for the protection of the bank's rights.

The Bank may authorise a third person to process data, a so-called processor. Processing is only possible based on a concluded agreement which obliges the processor to the same level of data protection as that provided by the Bank itself. Data may also be transferred to suppliers providing services for the bank, such as distribution of mail, marketing communications or estate experts. The specific list of processors and suppliers who are transferred personal data is published on the website.

With the client's consent or on the client's order, personal data may also be provided to other entities.

What are your rights in relation to the processing and transfer of personal data?

In compliance with the applicable legislation, you can exercise your rights as a data subject. You have the right to access the data processed in relation to you, the right to portability of selected data and the right to request rectification of data. You can request erasure of personal data if, however, it is not necessary to process them further in order to comply with legal obligations or when they are needed for further provision of services to you.

What are your possibilities of restricting the processing and transfer of personal data?

If the Bank processes personal data based on your consent, you can withdraw such consent at any time. If your data are processed based on a legitimate interest, you can object to such processing. We assess each such object and inform you about the result of the balance test. We always comply with objects to data processing for marketing purposes.

How does the Bank provide information about the principles and rules of personal data processing and protection?

Clients are informed about the rules of personal data processing as part of the contractual documents and every time they provide some personal data to the Bank.

This Information and other details are publicly available on the UniCredit Bank website at https://www.unicreditbank.cz/cs/ostatni/dulezite_dokumenty.html and at all branches of the Bank upon request.

Who is the supervisor in the field of personal data protection?

If we have not managed to address your enquiries or objections in the field of personal data protection to your satisfaction, you have the right to contact the Office for Personal Data Protection (www.uoou.cz).