

Data protection declaration for the internet page of ProCredit Bank

The purpose of this Data protection declaration is to inform you of the nature, scope, and purpose of the personal data we collect, process and store about you or you provide to us while visiting our internet page.

General provisions

Data protection is of a particularly high priority for ProCredit Bank. The use of the internet pages of the ProCredit Bank is possible without any indication of personal data; however, if you want to use special services via our internet page, processing of personal data could become necessary.

The processing of personal data, such as the name, address, e-mail address, or telephone number shall always be in line with the Regulation (EU) No. 2016/679 (General Data Protection Regulation), and in accordance with the country-specific data protection regulations applicable to the ProCredit Bank.

As a controller, the ProCredit Bank has implemented numerous technical and organizational measures to ensure the most complete protection of personal data processed through this internet page. However, Internet-based data transmissions may in principle have security gaps, so absolute protection may not be guaranteed. For this reason, you are free to transfer personal data to us via alternative means.

Collection of general data and information

The internet page of the ProCredit Bank collects a series of general data and information when a data subject or automated system calls up the internet page. This general data and information are stored in the server log files. Collected may be (1) the browser types and versions used, (2) the operating system used by the accessing system, (3) the internet page from which an accessing system reaches our internet page (so-called referrers), (4) the sub-internet pages, (5) the date and time of access to the Internet site, (6) an Internet protocol address (IP address), (7) the Internet service provider of the accessing system, and (8) any other similar data and information that may be used in the event of attacks on our information technology systems.

When using these general data and information, the ProCredit Bank does not draw any conclusions about you. Rather, this information is needed to (1) deliver the content of our internet page correctly, (2) optimize the content of our internet page as well as its advertisement, (3) ensure the long-term viability of our information technology systems and internet page technology, and (4) provide law enforcement authorities with the information necessary for criminal prosecution in case of a cyber-attack. Therefore, the ProCredit Bank analyzes anonymously collected information statistically, with the aim of increasing the data protection and data security of the Bank, and to ensure an optimal level

of protection for the personal data we process. The anonymous data of the server log files are stored separately from all personal data provided by you.

Contact possibility via the internet page

The internet page of the ProCredit Bank contains information that enables a quick electronic contact to us (e.g. application forms), as well as direct communication with us, which also includes a general address (e-mail address). If you contact us by e-mail or via a form, the personal data transmitted by you is automatically stored. Such personal data transmitted on a voluntary basis by you to us are stored for the purpose of processing or contacting you. This personal data might be transferred to third parties such as members of ProCredit Group and cloud service providers.

Data protection for applications

Any applications submitted online or by email will be subject to the same terms and conditions as those completed in paper form including additional terms and conditions relating to credit checking, money laundering and regulatory notices. You will be notified of any additional specific data protection provisions at the time you complete the relevant application form.

Cookies

The Internet pages of the ProCredit Bank use cookies. Cookies are text files that are stored in a computer system via an Internet browser.

A "cookie" is a small text file that our web server sends to your computer's cookie folder or your mobile device when you visit our web sites. Through the use of cookies, the ProCredit Bank can provide the users of this internet page with more user-friendly services that would not be possible without the cookie setting. For more information please refer to the Privacy notice of the Bank.

You may, at any time, prevent the setting of cookies through our internet page by means of a corresponding setting of the Internet browser used, and may thus permanently deny the setting of cookies. Furthermore, already set cookies may be deleted at any time via an Internet browser or other software programs. This is possible in all popular Internet browsers. If you deactivate the setting of cookies in the Internet browser used, not all functions of our internet page may be entirely usable.

Legal basis for data processing

We process personal data on the internet page based on Article 6(1) lit. f) of the Regulation (EU) 697/2016, which stipulates that the processing is necessary for the purposes of the legitimate interests pursued by the Bank and its shareholders, except where such interests are overridden by the interests or fundamental rights and freedoms of the data subject which require protection of personal data.

Period for which the personal data will be stored

The Bank processes and stores your personal data only for the period necessary to achieve the purpose of storage, or as far as this is granted by the European or local legislation the bank is subject to. If the storage purpose is not applicable, or if a storage period prescribed by expires, the personal data are routinely blocked or erased in accordance with legal requirements.

Data protection provisions about the application and use of Etracker

This internet page uses Etracker technology (www.etracker.de) to collect visitor data for marketing and optimisation purposes. Etracker is a Web analytics service. Web analytics is the collection, gathering and analysis of data about the behaviour of visitors to internet pages. A web analysis service captures, among other things, data about from which internet page a person has arrived on another internet page (the so-called referrer), which sub-sites of the internet page were visited or how often and for what duration a sub-site was viewed. Web analytics are mainly used for the optimization of a internet page and in order to carry out a cost-benefit analysis of Internet advertising.

The data saved can be used to create anonymous user profiles. Cookies may be used for this purpose. Cookies make it possible to recognise the visitor's browser. The data collected via Etracker will not be used to determine the personal identity of the internet page visitor nor will it be combined with other personal data pertaining to the user or the user of the pseudonym unless this has been agreed to beforehand by the user in question. Users may at any time object to the collection and storage of their data in the future. In order to object, you must press the 'cookie-set' button under the link, which sets an opt-out cookie:

<http://www.etracker.de/privacy?sid=58e31c864e66848984dfc79b8f6b51a9&id=privacy&et=V23Jbb&languageId=2>

With the setting of the opt-out cookie, however, the possibility exists that the internet pages of the Bank are not fully usable anymore by you.

The applicable data protection provisions of Etracker may be accessed under:

<https://www.etracker.com/de/datenschutz.html>.

Data protection provisions about the application and use of Google Analytics

On this internet page, the Bank has integrated components of Google Analytics. Google Analytics mainly uses first-party cookies to report on visitor, data related to the device/browser, IP address and on-site/application activities to measure and report statistics about user interactions on the internet pages and/or applications that use Google Analytics. Users may disable cookies or delete any individual cookie. In addition, Google Analytics supports an optional browser add-on that - once

installed and enabled - disables measurement by Google Analytics for any site a user visits. Note that this add-on only disables Google Analytics measurement. Users may at any time object to the collection and storage of their data in the future. In order to object, you might use the following link:

<https://chrome.google.com/webstore/detail/google-analytics-opt-out/flloajicojecljbmefodhfapmkgchbnh?hl=en>

With the using of the opt-out option, however, the possibility exists that the internet pages of the Bank are not fully usable anymore by you.

The applicable data protection provisions of Google Analytics may be accessed under:

https://support.google.com/analytics/topic/2919631?hl=en&ref_topic=1008008

Existence of automated decision-making

No automatic decision-making or profiling is applied on the internet page or personal data, collected on it.

Linked internet pages

ProCredit Bank (Bulgaria) is part of ProCredit Group and have included hyperlinks to sites of other institutions. The content of the information in the hyperlinks and linked internet sites is not analysed by ProCredit Bank, and thus does not take responsibility for it (including its accuracy, completeness and actuality). You are reminded that different terms and conditions of use will apply to you as a user of such internet pages.

Data Protection Notice of ProCredit Bank

In addition to this Data protection declaration, you may further read our Data Protection Notice which is also available on our internet page.

Rights of the data subject

Under the GDPR all individuals have the following rights:

- To receive information about the processing of their personal data;
- To gain access to their personal data stored for them;
- To request incorrect, inaccurate or incomplete personal data to be corrected;
- To request to "be forgotten"- to ask their personal data to be deleted when it is no longer needed or if their processing is illegal;
- To receive their personal data in a machine readable format and send them to another administrator ("data portability");
- To object processing of their personal data for marketing purposes or when related to a particular situation;



- To request limitations on the processing of their personal data;
- To request decisions based on automated processing that affect them and based on personal data be made by individuals, not just computers.

Contact information

Individuals can exercise their rights by contacting us using the contact details of the bank:

Address: Head Office, 26, Todor Aleksandrov Blvd. 1303, Sofia

Tel.: + 359 700 1 70 70 or *7000

dpo@procreditbank.bg

For permission to access and correct your personal data or any other requests related to your data subject rights, please submit an application at any of the Bank's offices or use the online banking facility, which allows your personal identification.