

DATA PROTECTION NOTICE

September 2018 version

The following data protection notice applies to the customers of Advanzia Bank S.A.'s partner banks for whom Advanzia Bank S.A. issues Omnium cards. Advanzia Bank S.A. is a Luxembourg financial institution registered in the Luxembourg companies' register under the number B 109 476 and with the following contact details:

Advanzia Bank S.A.
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Advanzia Bank S.A. ("we", "us" or "our") collects and processes information about natural persons, who are customers of our partner banks, for whom we issue credit cards ("you" or "your"). This data protection notice provides information about what information we collect, how and why we process it, and with whom we share it.

This notice applies to all aforementioned natural persons, regardless of their place of residence and the type of service or product, offered by us.

The data protection notice should be read along with the general terms and conditions, which are notified to you at the beginning of the business relationship and which describe the product we offer.

We must collect and process certain information about you in order to conclude and execute a contract with you, as well as to maintain our contractual relationship. Unless you provide us with such information, we may not be able to enter into, execute or fulfil any contract with you.

We will notify you of the rejection of your application or termination of the contract that may result from your refusal to provide us with certain information or to exercise your statutory rights.

This data protection notice is also valid after termination of the contract with you.

1. Who is responsible for your personal data?

We are required by law to inform you that we are responsible for the personal information we collect from you. This statutory obligation includes Regulation (EU) 2016/679 of 27 April 2016 ("GDPR (General Data Protection Regulation)") and all other national and supranational laws (collectively "Data Protection Laws").

2. What information and data do we collect and process?

We collect and process personal data that we receive from you or others (mainly our partner banks) in the course of our business relationship.

Personal data may be the following information:

- (a) name, title, gender, nationality, date of birth, place of birth, address, telephone numbers, email address,
- (b) copy of government-issued identity card, passport,
- (c) card number, card information, PIN number, control number, security code, identification for a secure procedure
- (d) correspondence (by phone, email, letter, contact form, etc.), information regarding contractual relationships with us,
- (e) data relating to your online account (username, password, IP address),
- (f) balance on your account, payment orders, credit card transactions, fees and monthly outstanding amounts,
- (g) data relating to you or the concerned person in connection with the KYC/AML audits we have carried out in accordance with the law of 12 November 2004 regarding the fight against money laundering and terrorist financing ("2004 law"),
- (h) any other personal information about you or any other concerned person that we receive with the card application and in the course of the, contractual and commercial relationship ("personal data").

3. What is the legal basis and the purpose of the data processing?

We collect, process, store and share your personal information as follows:

- (a) for the fulfilment of contractual obligations (Art. 6 para. 1b GDPR)
The data is processed for the provision and brokering of banking transactions, financial services and related insurance services in the context of the execution of our contracts with you or to carry out validation of the card application documents. The purposes of data processing depend on the specific product (credit card) and may include, among others, reviewing and accepting your application, conducting transactions, providing billing and statements, and consulting.
- (b) in the context of the balance of interests (Art. 6 para. 1f GDPR)
If necessary, we process your data beyond the scope of the actual fulfilment of the contract for the protection of our legitimate interests or those of third parties.

These include, for example:

- checking and improving data quality (e.g. telephone directories)
- asserting claims/receivables and defence in legal disputes
- ensuring the IT security and IT operations of the bank
- preventing and investigating fraud and other crimes
- measures for the development of services and products

- measures to assess risk factors for the bank
 - notification to card service providers or merchants, requesting information during card transactions
 - automatic card reconciliation upon expiry of the credit card
- (c) as far as necessary, based on your consent (Art. 6 para. 1a GDPR), being understood that in such situation we will inform you specifically and you would be able to revoke your given consent at any time.
- (d) due to legal requirements (Art. 6 para. 1c GDPR)
- As a bank, we are subject to various legal obligations, in particular, compliance with legal requirements regarding money laundering regulations as well as banking supervisory requirements (for example, the European Central Bank (ECB), the Luxembourg Banking Authority Commission de Surveillance du Secteur Financier (CSSF)). The purposes of the processing include, among others, identity and age checks, fraud and money laundering prevention, the fulfilment of tax monitoring and reporting obligations, and the evaluation and management of risks to the bank.

4. With whom do we share your data?

Your data will only be made available within the Bank to those, who need it to fulfil our contractual and legal obligations. The service providers and vicarious agents commissioned by us also receive data only for the purposes commissioned by us. This applies to companies in the categories of financial services, insurance services, IT services, logistics, printing services, telecommunications, and consulting.

Data is transferred to third parties external to the bank only in the cases, where we are required by law, you have given your consent, or we are authorised to provide bank information. Basically, we are obliged to secrecy of all customer-related facts due to the banking secrecy. Recipients of personal data in this context may be:

- public bodies and institutions (e.g. CSSF, tax authorities, law enforcement authorities, financial authorities)
- other financial companies, in particular for compliance and monitoring of money laundering regulations

Other data recipients may be those for whom you have given us your consent for the transmission of data or for whom you have exempted us from banking secrecy (e.g. power of attorney), or to whom we are entitled to send personal data due to a balance of interests or to fulfil our contractual obligations.

Data is transmitted to offices in countries outside the European Union (so-called third countries) only in the following cases:

- it is required to execute your orders (e.g. transactions)
- it is required by law (e.g. tax reporting obligations)
- you have given us your consent

In addition, data is transmitted to entities within the EU and in third countries for the purposes of our contractual obligations in the following cases:

- Mastercard (EU and US), as a payment system through which all credit card transactions between merchant, merchant bank and card-issuing bank are linked.
- transaction system (EU and US), as an internal system for settlement of all transactions, calculation of fees, credits and other postings to the credit card.
- call centre (EU), as a customer support centre for handling customer inquiries.
- printer (EU), for the creation of customer correspondence, bills, bank statements
- card issuer (EU), for imprinting the credit card
- insurance company (EU and UK), as a service provider for credit card insurance products

When your credit card expires, your card-related information (cardholder name, card number, and expiration date) will automatically be updated to merchants, with whom you have permanently stored this information, if the merchant subscribes to this service. If you do not want an automatic update of your card data, you can object at any time by email to dataprotection@advanzia.com.

We also exchange personal data with partner banks in relation to the issuance and management of credit cards to you.

In case of transfer of rights, assets or liabilities by us to third parties (for instance in relation to assignment or granting of security over credit card receivables), we transfer your personal data to such third parties or beneficiaries of the security arrangement (including their legal advisors and appointed auditors);

We also share personal information with our auditors and legal advisers in Luxembourg, Germany, Austria, France and Spain.

5. How long do we save your data?

We process and store your personal data as long as this is necessary for the fulfilment of our contractual and legal obligations. It should be noted that our business relationship is a continuing obligation, which is laid down for several years.

The retention of personal data after termination of the contractual relationship may be for certain reasons, such as compliance with legal and regulatory requirements or defence against legal disputes.

Insofar as your data is no longer necessary for the fulfilment of our contractual or legal obligations, it is deleted on a regular basis, unless deletion is precluded by temporary retention obligations. These include the following purposes:

- fulfilment of commercial and fiscal obligations. The specified deadlines for storage and documentation are 2 to 10 years after termination of the contract.
- storing evidence within the statutory limitation periods. These limitation periods may be up to 30 years, whereby the regular limitation period is 3 years.
- storing evidence-related documents relating to money laundering and customer

identification (2004 law). In this case, documents and information are kept for up to 5 years after termination of the contractual relationship.

6. Which rights do you have?

Depending on the regulations of the applicable data protection laws, you can:

- (a) get a confirmation from us, indicating whether or not your personal information is being processed, and if so, receive access to personal data and relevant information in this regard;
- (b) get your inaccurate personal data prompt corrected by us and the incomplete data made complete by us, taking into account the purposes of the processing;
- (c) ask us to delete personal information relating to you, unless we are required by law to retain such personal information;
- (d) ask us to impose a restriction on the processing of your personal data (i.e. the identification of personal data stored in order to limit its processing in the future);
- (e) if required, request us to transfer personal information in a structured, commonly used machine-readable format to another person you have notified to us in accordance with the contract with us;
- (f) for reasons pertaining to your specific situation, disagree with the processing of personal data that we perform on the basis of our legitimate interest; in such a case, we will cease processing such personal data unless we prove compelling legitimate grounds for processing that override your interests, rights and freedoms, or serve to establish, exercise or defend legal claims;

You can exercise your aforementioned rights by contacting our data protection officer by email to: dataprotection@advanzia.com.

You also have the right to file a complaint with a data protection authority. You can contact the data protection authority, which is responsible for your place of residence, or the data protection authority responsible for us in Luxembourg (Commission Nationale pour la Protection des Données – www.cnpd.lu).

7. What do we expect from you?

You are obliged to notify us promptly in writing of any changes to the information you provide (in particular, changes to your contact information).

8. Further information about data protection

If you would like to receive more information about data protection, please contact our data protection officer by email dataprotection@advanzia.com.

9. Changes to the data protection notice

Changes to our data protection notice will be communicated to you by email, letter, link to our website or otherwise. The latest version of the data protection notice can be found at www.omniumcard.com under a dedicated section within the privacy policy section.