

Information on personal data processing for loan and financing agreements and on handling complaints relating to such agreements

Municipal Bank AD - UIC 121086224, Sofia 1000, 6 Vrabcha St., tel: (02) 930-0111, fax: (02) 930-0270, www.municipalbank.bg, e-mail: contacts@municipalbank.bg,
Data Protection Officer : dpo@municipalbank.bg

In connection with loan agreements or contracts for other types of financing, the Bank processes personal data of borrowers, their proxies, economically related persons, legal representatives, members of management bodies, beneficial owners, guarantors, co-debtors, mortgagors or pledgers, debtors under a bank guarantee, contact persons.

Data are collected for the purpose of identifying a party to a contract and implementing the measures provided for in the Anti-Money Laundering Measures Act and the Anti-Terrorist Financing Measures Act in view of the Bank's obligation to conduct loan assessments under the Credit Institutions Act, Regulation 575/2013 of the EU on prudential requirements for credit institutions and investment firms, and for consumers - the Consumer Loan Act and the Consumer Real Estate Loans Act, as well as in view of the implementation of the contract. Data are also collected in cases where the Bank is an insuring party and a beneficiary with a view to the conclusion, implementation and use of an insurance product that accompanies the contract.

The data processed are provided by the party to the contract or are collected from the databases of the Central Credit Registry, Trade Registry, Cadastre and Property Register of Bulgaria, National Revenue Agency, National Social-Security Institute and / or other publicly available databases, insurers and intermediaries, press, internet. In cases where personal data are not provided directly by the data subject and his consent to the processing is not required, the party to the contract undertakes to inform him about the processing by the bank, including by directing the data subject to the Privacy and Data Protection Policy at Municipal Bank (shortly referred to as the "Policy"), available in the branches and offices of the Bank and on www.municipalbank.bg.

The personal data collected and processed by the Bank are described in the Policy, and in case of lending they include:

1. from the borrower - basic personal data that identify him, such as name, address, telephone, identity document, tax number and others; health data - where the Bank is a beneficiary of life, accident or illness insurance; income, expenses, public and other obligations, ownership of movable and immovable property and assets, employer, education, marital status, number of household members, bank accounts;
2. from the Central Credit Registry – credit indebtedness;
3. from the National Revenue Agency - tax liabilities, health and health insurance status
4. from the Property Register - data on the real estate owned by the person, on which collateral has been established in favor of the Bank and the rights thereon
5. from the National Social Security Institute - amount of remuneration, social security income, pension, employer
6. where the Bank is a beneficiary to an insurance policy - data on insurance events as provided by the relevant person, the insurer, the

3. from the Trade Registry and NPLE Registry - ownership and participation in companies; insurance intermediary, the police, experts, etc. depending on the type of insurance.

In case of loan agreements, the Bank provides personal data to the Central Credit Registry in view of its obligations under BNB Ordinance 22, as well as to other persons, if this is required for the performance of the contract (bailiffs) or where it has assigned certain actions to a third party on its behalf (debt collection companies). In cases where the Bank is an insuring party, depending on the type of insurance policy it provides data on the secured movable or immovable property or on the life and health status of the insured person to the insurer or the insurance intermediary with a view to concluding the insurance contract. In cases where the Bank is a beneficiary of such an insurance, it provides them with data in the event of an insured event – subject to the type of insurance the data relate to the secured property or to the life and health of the insured person. Other cases of providing data are specified in detail in the Policy and are valid for the overall activity of the Bank and not only for loan agreements.

In case of a client's complaint relating to a loan agreement or contract for another type of financing, the Bank processes the personal data collected on the basis of the loan / financing agreement by type and volume according to the subject of the complaint. As a minimum, upon the submission of a complaint, the Bank processes the following personal data of the client: names, PIN / PNF / PN or other personal identifier; contact telephone and e-mail; permanent, current address and/ or mailing address; data on the loan - concluded contracts / annexes for loan or other type of financing, amounts and disbursements of the financing, interest, repayment installments, collateral, etc. loan/ financing parameters; data on the operations performed on the account for disbursement / repayment of the loan (in case the complaint is related to operations for loan disbursement / repayment); personal data related to additional products/ services used in connection with the loan (eg. loan insurance); personalizing data from bank cards and card transactions (in case the loan is utilized via a card), video surveillance recordings from the bank lounges (for loan / financing operations performed in a bank lounge or for complaints for poor service), videos from ATMs (in case of contesting loan operations performed at an ATM).

Depending on the subject of the complaint and to collect information to clarify the case, the Bank may provide personal data of the borrower or persons obligated under the loan to third parties, such as: to insurers or other providers of services / products relating to the loan; banks or payment system operators (in case of loan/ financing payment transactions); card operators or card organizations (in case of contesting loan transactions performed using cards); administrative and supervisory bodies/ institutions (BNB, CPC, CPDP, etc.) and courts (in proceedings instituted based on a complaint before said bodies); other persons, bodies and institutions relevant to the subject of the complaint. The personal data processed in connection with the complaint shall be stored based on the general procedure, within the terms and under the conditions specified herein below.

The Bank shall keep documents and data for up to 10 years in connection with its legal obligations for financial reporting, but for not less than 5 years from the beginning of the calendar year following the year

of termination of the contract, unless there are other legal grounds to continue the processing. If the loan application is not approved or the application is approved but a loan agreement is not concluded within the terms specified in the decision of the competent authority, the documents and data gathered shall be stored for 1 year from the beginning of the calendar year following the year of collection. If the loan application is rejected, the Consent for providing data from the NSSI, as well as the data received in this regard are stored for a period of three months from the rejection decision, and in all other cases the data are stored for the period specified for the relevant contract. After the expiration of the storage period, the Bank deletes the personal data. The Bank does not store copies of documents containing sensitive personal data related to the health status of data subjects.

Data subjects have the right to access personal data, the right to request rectification of inaccurate data, restriction and deletion of data, the right to object to processing, the right to withdraw their consent, the right to data portability, the right to complain to the Commission for Personal Data Protection. The Policy provides more details on these rights and the ways they can be exercised.

Consent for Personal Data Processing

I hereby give my consent to the National Social Security Institute /NSSI/ to provide my personal data electronically to Municipal Bank AD - amount of remuneration, social-security income, pension, employer, etc., processed by it in order to assess the loanworthiness of the borrower / joint debtor / guarantor upon the conclusion/ amendment/ periodic review of loan and / or guarantee agreements. The consent provided by me shall be valid for the duration of the loan agreement and/ or / guarantee agreement or until the transfer of the Bank's receivable to another creditor.

I have been informed that a consent to the processing of such data is required for the verification and for proving the accuracy of the data provided by me to the Bank in order to assess my loanworthiness and in connection with the conclusion/ amendment/ subsequent review of the loan and/ or guarantee agreement.

I have been informed that in case of disagreement on my part, the Bank cannot assume the financial risk and cannot conclude the contract. I have been informed that the withdrawal of my consent will not affect the lawfulness of the processing already carried out.

date: / /

Full name, PIN, signature:

Capacity of the person:

/borrower, joint debtor, guarantor, other/