

Information on personal data processing involved in payment services, account, deposit and safe deposit box rental and on the handling of complaints regarding such services

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In connection with contracts for payment services, deposit or safe deposit box rental, the Bank processes personal data of the client - party to the contract, his proxies, legal representatives, members of management bodies, beneficial owners and contact persons.

The data are collected for the purpose of identifying the party to the contract and implementing the measures provided for in the Anti-Money Laundering Measures Act and the Anti-Terrorist Financing Measures Act, as well as in connection with the performance of the service.

The collected and processed data are provided by the party to the contract or are collected from the databases of the Trade Registry, press, other publicly available databases. In cases where personal data are not provided directly by the individual -data subject, the party to the contract undertakes to inform him about the data processing by the Bank, including by directing him to the Privacy and Data protection Policy of Municipal Bank (hereinafter shortly referred to as the "Policy"), available on the Bank's website.

The personal data collected by the Bank includes: name, personal identification number or personal number, data under the identity document, citizenship, country and date of birth, country of permanent residence, permanent address and mailing address, countries where the person is resident for tax purposes, gender, telephone, e-mail, tax or social-security number, passport or driver's license data, income, employer, origin of wealth, marital status, IP address when accessing the bank's website, records of telephone calls in case of disputed payment transaction or a request to block a payment instrument.

The Bank shall keep information and data for up to 10 years in view of 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 relevant agreement, unless it has other valid grounds for continuing their processing. Recordings of telephone calls and electronic communication are kept for 13 months from their creation. If a bank service contract is not concluded, the collected documents and data shall be stored for 1 year from the beginning of the calendar year following the year of their collection. After the expiration of the storage period, the Bank deletes the personal data.

In case of contracts for payment services, account, deposit or safe deposit box rental, the Bank provides personal data in view of its regulatory obligations - to the BNB in connection with Ordinance 12 of the BNB on the Register of Bank Accounts and Safe Deposit Boxes, to the NRA in connection with interest income taxation and obligations for automatic exchange of financial information in the field of taxation, as well as in connection with the implementation of the contract – to financial institutions, correspondent banks and payment system operators in case of payment transactions, to card service operators for card payments, mobile operators for sending notifications about performed payment and card transactions. Other cases of providing data to third parties are detailed in the Policy and are valid for the entire Bank activity and not only for payment service, deposit or safe deposit box rental agreements.

If client submits a complaint regarding payment services/ transactions, account, deposit or safe deposit box rental, the Bank processes the personal data of the client collected on the basis of the contract for the relevant service/ product, by type and volume according to the nature and subject of the complaint. As a minimum, upon the submission of a complaint the Bank processes the following personal data of the client and/ or other persons, users of the product/ service for which the complaint has been filed: full name, PIN/ PNF/ PN or other personal identifier of the client; contact telephone and e-mail; permanent, current address and / or mailing address; data on the payment services used and/ or the payment operations performed (account balances, amounts, payer, payee, reason, client's signature, etc.), in case the complaint is related to payment services/ transactions; personalizing data from a bank card (card number, cardholder, validity date, etc.), in case the complaint is related to a bank card and / or transactions with it; recordings of telephone calls (upon notification for card blocking); video surveillance recordings from the bank lounges (in case of complaints for poor service and / or transactions performed in a bank lounge), videos from ATMs (in case of contesting ATM transactions).

Depending on the nature of the complaint and for the purposes of its consideration, the Bank may provide personal data to: banks / correspondent banks, payment system operators (for complaints related to payment transactions); card service operators and card organizations (for card-related complaints); 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 pursuant to the general procedure, within the terms and under the conditions specified herein above.

Data subjects have the right to access their personal data, the right to request the rectification of inaccurate data, restriction and deletion of data, the right to object to the processing or withdrawal of their consent, the right to data portability, the right to appeal to the Commission for Personal Data Protection. The Policy provides more details on these rights and the ways they can be exercised. The policy is available in the branches and offices of the Bank, as well as on www.municipalbank.bg.