

Nota de informare privind prelucrarea datelor cu caracter personal

Personal Data Processing Information Note

Bank Leumi Romania S.A. (denumita in continuare "**Banca**"), o societate infiintata in conformitate cu legislatia din Romania, inregistrata la Oficiul Registrului Comertului de pe langa Tribunalul Bucuresti sub nr. J40/2496/2002, Cod Unic de Inregistrare RO 199915, cu sediul social in Bucuresti, Sector 1, Bdul Aviatorilor nr.45, in calitate de Operator de date cu caracter personal inregistrat sub nr. 716, prelucreaza in conformitate cu prevederile Regulamentului (UE) nr. 679 din 27 aprilie 2016 privind protectia persoanelor fizice in ceea ce priveste prelucrarea datelor cu caracter personal si privind libera circulatie a acestor date si de abrogare a Directivei 95/46/CE („**Regulamentul general privind protectia datelor**”), datele cu caracter personal ale clientilor/reprezentantilor legali ai clientilor sai, precum si a celorlalte persoane, cum ar fi dar fara a se limita la, garantii, fideiusori, cu buna credinta si in realizarea scopurilor sale legitime astfel cum sunt precizate in contractele incheiate precum si in prezenta nota de informare.

In principiu, datele cu caracter personal apartinand clientilor / codebitorilor / reprezentantilor legali ai clientilor sai / garantilor / fideiusorilor (denumiti in continuare generic "**persoana vizata**"), au fost furnizate catre Banca la data formularii unei cereri privind achizitionarea unui serviciu sau produs al Bancii sau la data incheierii contractului cu Banca si/sau pe parcursul derularii contractului.

1. Datele cu caracter personal

Datele prelucrate, in functie de serviciul/produsul si/sau contractul incheiat cu Banca, sunt, **dupa caz**, cum ar fi, urmatoarele:

Bank Leumi Romania S.A. (hereinafter referred to as "**Bank**"), a company incorporated under Romanian laws, registered with the Trade Register Office of the Bucharest Municipal Court under no. J40/2496/2002, Tax Identification Number RO 199915, having its registered office in Bucharest, district 1, 45 Aviatorilor Blvd., acting as Data controller no. 716, is processing the personal data of its customers/the legal representatives thereof, as well as of other persons, including without limitation, guarantors and sureties, in good faith and for the purposes set forth in the relevant agreements and herein, in accordance with the provisions laid down in (EU) Regulation no. 679 of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC ("**General Data Protection Regulation**").

In general, your personal data as customer/co-borrower/legal representative/guarantor/surety (hereinafter referred to as "**data subject**") have been made available to the Bank upon request for a Bank product or service, the conclusion and/or performance of an agreement with the Bank.

1. Personal data

The personal data below are processed, among others, according to the type of service/product and/or agreement with the Bank, **as appropriate**:

<ul style="list-style-type: none"> • numele si prenumele si, dupa caz, pseudonimul, codul de client, CNP sau, daca este cazul, un alt element unic de identificare similar, NIF (numarul/numerele de identificare fiscala); • copia actului de identitate; • data si locul nasterii, sexul, cetatenia, starea civila, seria si numar CI/BI/Pasaport, alte date din actele de stare civila; • adresa (domiciliul/ resedinta/adresa de corespondenta), tipul domiciliului; • telefonul, faxul, e-mailul; • date privind situatia profesionala, ocupatia, functia, locul de munca, tipul contractului de munca (perioada determinata/nedeterminata), data ultimei angajari, date privind vechimea in munca, date privind proprietatea / date privind chiria; • date privind studiile; • sursa fondurilor, situatia economica si financiara, rulaj estimat prin conturile deschise la Banca, datele privind bunurile detinute, scopul si natura relatiei de afaceri; • date privind conduita financiara/lichiditatea, date privind cheltuielile lunare, asigurarile si obligatiile recurente, cheltuielile cu taxele si impozitele, numarul membrilor de familie si al persoanelor aflate in intretinere; • datele bancare, inclusiv privind produsele bancare achizitionate si tranzactiile bancare, respectiv eventuale credite deja achizitionate la data cererii de creditare, daca este cazul, precum si date privind produsele de asigurare de viata la valoarea creditului, daca persoana vizata/persoana juridica reprezentata de aceasta a achizitionat asemenea servicii si produse; 	<ul style="list-style-type: none"> • surname and first name and pseudonym, if any, customer number, NIN or any other similar unique identifier, if any, TIN (tax identification number(s)); • copy of ID document; • date and place of birth, gender, citizenship, civil status, series and number of identity card/identity bulletin/passport, other civil status records data; • address (home/residence/correspondence), type of residence, tax residence; • telephone number, fax number, e-mail; • professional status data, occupation, workplace, employment contract type (temporary/permanent), date of last employment, length of employment, property ownership/rental data; • education; • source of funds, economic and financial position, projected Bank account turnover, assets, nature and purpose of business relationship; • financial soundness/liquidity status, monthly expenses, insurance coverage, recurrent payments, taxes and levies, family members and dependants; • bank data, including existing banking products, if any and bank transactions, such as outstanding loans as well as related insurance policies, if any, family members and dependants; • creditors/debtors of the data subject and related payables/receivables; • politically exposed status and political office, if any; • sanctions, if any; • disputes and other information provided in the loan application, if any; • beneficial owner; • customer Group member status;
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<ul style="list-style-type: none"> • creditor/debitor ai persoanei vizate si sumele datorate/de incasat de la acestia; • expunerea politica, daca este cazul, si functia publica detinuta; • datele privind sanctiuni, daca este cazul; • date privind litigiile, precum si alte date similare prevazute in cererea de creditare, daca persoana vizata a completat o asemenea cerere; • date privind beneficiarul real; • apartenenta la un grup de clienti; • participatii/actiuni detinute la diferite entitati/societati, calitatea detinuta in cadrul acestora; • nr. si seria cartii de identitate, nr. sasiu si nr. de inmatriculare auto; • pentru produsele de creditare, daca persoana vizata a solicitat asemenea produse, Banca prelucreaza datele referitoare la angajator (denumire si adresa), datele referitoare la produsele de tip credit solicitate/acordate (tipul si denumirea bancii finantatoare, tipul produs, starea produsului/contului, data acordarii, termenul de acordare, sumele acordate, sumele datorate, data scadentei, valuta, frecventa platilor, suma platita, rata lunara, sumele restante, numarul de rate restante, numarul de zile de intarziere, categoria de intarziere, data inchiderii produsului, numarul de interogari), datele referitoare la relatiile cu alte conturi (informatii referitoare la produse de tip credit la care persoana vizata are calitatea de codebitor si/sau garant), datele referitoare la evenimente care apar in perioada de derulare a produsului de tip credit (informatii referitoare la produse de tip credit la care persoana vizata are calitatea de codebitor si/sau garant si datele referitoare la insolventa; 	<ul style="list-style-type: none"> • shares/equity interest in various legal entities/companies and position held therein; • ID series and number, VIN and vehicle registration number; • for loan products, if any, the Bank is processing data such as employer (name and address), loan product type requested/granted (financing bank type and name, product type, product/account status, commencement date, due date, loan amount, principal and installments due, maturity date, currency, reimbursement type (frequency), principal and installment paid out, outstanding debts, installments past due, number of past due days, delinquency type, product termination date, number of queries), relationships with other accounts (loan products where the data subject is a co-borrower and/or guarantor), events occurring during the term of the loan product (loan products where the data subject is a co-borrower and/or guarantor, other data); • bank card number, identifier with various providers; • Internet Banking user name, token series and number, IP address; • photo; • signature.
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- nr. card, codul de identificare la diversi furnizori;
- nume utilizator Internet Banking, seria si nr. token-ului alocat, adresa IP de conectare;
- imaginea persoanei;
- semnatura.

2. Scopurile prelucrării datelor cu caracter personal

Aceste date sunt prelucrate de către Banca în următoarele scopuri:

- a) încheierea relației contractuale cu Banca (incluzând operațiuni cum ar fi analiza, aprobare, semnare și efectuare formalități de publicitate a garanțiilor) și executarea contractului încheiat cu Banca (incluzând operațiuni cum ar fi administrare, monitorizare, evaluare, încetarea relației contractuale), pe baza cererii dumneavoastră de achiziționare a unui serviciu sau produs al Bancii, în temeiul art. 6 literele b), c) și f) din Regulamentul General privind protecția datelor coroborat cu prevederile Codului Civil și alte prevederi legale speciale;
- b) realizarea analizei de cunoaștere a clienței, a analizelor de risc, respectiv de raportare a tranzacțiilor suspecte, în temeiul art. 6 alineat 1), litera c) din Regulamentul General privind protecția datelor, respectiv pentru îndeplinirea unei obligații legale, coroborat cu legislația privind cunoașterea clienței în scopul prevenirii spălării banilor și finanțării terorismului - Regulamentul BNR nr. 9/2008 privind cunoașterea clienței în scopul prevenirii spălării banilor și finanțării terorismului, Legea nr. 656/2002 pentru prevenirea și sancționarea spălării banilor, precum și pentru instituirea unor măsuri de

2. Purposes of personal data processing

Personal data will be processed by the Bank for the following purposes:

- a) establishing the business relationship with the Bank (including activities such as review, approval, execution and security interest registration) and performance of the agreement concluded with the Bank (including activities such as management, monitoring, review, and termination), pursuant to an application for the purchasing of a Bank product or service under the provisions laid down in art. 6(b), (c) and (f) of the General Data Protection Regulation, in conjunction with the provisions laid down in the Civil Code and other specific legal provisions;
- b) know your customer and due diligence activities, risk reviews, and reporting of suspicious under art. 6(1)(c) of the General Data Protection Regulation, namely compliance with a legal obligation, in conjunction with anti-money laundering and terrorist financing provisions, i.e. NBR (National Bank of Romania) Regulation no. 9/2008 on know your customer rules for the prevention of money laundering and terrorist financing, Law no. 656/2002 on the prevention and sanctioning of money laundering, as well as for the implementation of some measures for the prevention and control of terrorist

<p>prevenire si combatere a finantarii actelor de terorism si OUG nr. 202/2008 privind aplicarea sanctiunilor internationale de blocare a fondurilor si alte reglementari legale speciale;</p> <p>c) pentru raportarile catre Centrala Riscului de Credit conform art. 6 alineat 1), litera c) din Regulamentul General privind protectia datelor, respectiv pentru indeplinirea unei obligatii legale, coroborat cu prevederile Regulamentului Bancii Nationale a Romaniei nr. 2/2012 privind organizarea si functionarea la Banca Nationala a Romaniei a Centralei Riscului de Credit, modificat si completat, in cazul in care persoana vizata/persoana juridica reprezentata de aceasta a achizitionat un credit mai mare sau egal cu 20,000 lei si pentru realizarea raportarilor catre Biroul de Credit SA conform art. 6 alineat 1), litera f) din Regulamentul General privind protectia datelor, respectiv in temeiul unui interes legitim;</p> <p>d) pentru realizarea raportarilor si verificarilor in evidentele Centralei Incidentelor de Plati, conform art. 6 alineat 1), litera c) din Regulamentul General privind protectia datelor, respectiv pentru indeplinirea unei obligatii legale, coroborat cu prevederile Regulamentului BNR nr. 1/2012 privind organizarea si functionarea la Banca Nationala a Romaniei a Centralei Incidentelor de Plati;</p> <p>e) pentru realizarea raportarilor catre institutiile de stat, conform art. 6 alineat 1), litera c) din Regulamentul General privind protectia datelor, respectiv pentru indeplinirea unei obligatii legale, coroborat cu prevederile legislatiei speciale aplicabile, respectiv pentru indeplinirea activitatilor de</p>	<p>financing and GEO no. 202/2008 on the enforcement of international sanctions and other specific legal provisions;</p> <p>c) reporting to the Central Credit Register under art. 6(1)(c) of the General Data Protection Regulation, namely compliance with a legal obligation, in conjunction with the provisions laid down in NBR Regulation no. 2/2012 on the organization and operations of the Central Credit Register of the National Bank of Romania, as amended and supplemented, for loans in the amount of RON 20.000 at a minimum and reporting to Biroul de Credit SA under art. 6(1)(f) of the General Data Protection Regulation, namely for the purposes of a legitimate interest;</p> <p>d) reporting to and screening of the Payment Incidents Register under art. 6(1)(c) of the General Data Protection Regulation, namely compliance with a legal obligation, in conjunction with the provisions laid down in NBR Regulation no. 1/2012 on the organization and operations of the Central Payment Incidents Register;</p> <p>e) reporting to state institutions under art. 6(1)(c) General Data Protection Regulation, namely compliance with a legal obligation, in conjunction with the provisions laid down in any relevant laws, namely the performance of supervisory and enforcement duties by state institutions such as ANAF (National Agency for Fiscal Administration), ANPC (National</p>
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<p>supraveghere si control ale autoritatilor competente, cum ar fi A.N.A.F., A.N.P.C., B.N.R., A.N.S.P.D.C.P., O.N.P.C.S.B., A.N.A.B.I., etc.;</p> <p>f) pentru verificarile/interogarile care stau la baza analizei riscurilor de creditare in cadrul bazelor de date reprezentate de Centrala Riscului de Credit, Biroul de Credit si ANAF, in temeiul art. 6 alineat 1) litera a) din Regulamentul General privind protectia datelor, potrivit consimtamantului persoanei vizate, in cazul in care a solicitat un credit;</p> <p>g) pentru colectarea de debite/recuperarea de creante pe care persoana vizata le datoreaza Bancii, pe cale amiabila/pe calea executarii silit/prin vanzarea/cesiunea de creante, inclusiv pentru solutionarea diferitelor litigii, conform contractelor incheiate si a interesului legitim al Bancii de a recupera creantele aferente relatiei contractuale existente cu persoana vizata/persoana juridica reprezentata de aceasta, conform art. 6 alineat 1), litera b) si f) din Regulamentul General privind protectia datelor;</p> <p>h) pentru realizarea pe calea executarii silit a sumelor datorate precum si a administrarii popririilor si sechestrelor conform art. 6 alineat 1), litera c) din Regulamentul General privind protectia datelor si a prevederilor Codurilor de Procedura Civila si Penala, a Codului Fiscal si a Codului de procedura Fiscala, inclusiv a prevederilor legilor speciale in materie;</p> <p>i) pentru realizarea raportarilor (inclusiv a oricaror rapoarte de risc) in cadrul</p>	<p>Consumer Protection Authority), BNR (National Bank of Romania), ANSPDCP (National Supervisory Authority for Personal Data Processing), ONPCSB (National Office for the Prevention and Control of Money Laundering), ANABI (National Agency for the Management of Seized Assets), etc.;</p> <p>f) screenings/queries for credit risk review purposes with databases such as the Central Credit Register, the Credit Bureau and the National Agency for Fiscal Administration (ANAF) under art. 6(1)(a) of the General Data Protection Regulation, subject to consent, when applying for loans;</p> <p>g) receivables collection (outstanding debts collection) during the term of the agreement executed with the Bank by amicable settlement/enforcement/receivables sale/assignment, including dispute resolution pursuant to the agreements executed with the Bank and for the Bank's legitimate purpose to collect receivables pursuant to the agreements executed with customers, under art. 6(1)(b) and (f) of the General Data Protection Regulation;</p> <p>h) enforcing debt collections and managing account attachments and seizures under art. 6(1)(c) of the General Data Protection Regulation and the provisions laid down in the Civil and Penal Procedure Code, the Fiscal Code and the Fiscal Procedure Code, including any specific legal provisions;</p> <p>i) internal reporting (including risk reporting) within the Bank and the Leumi Bank Group and external reporting to the NBR and the</p>
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<p>Bancii, in cadrul Grupului Leumi Bank, catre B.N.R, catre auditorul extern independent al Bancii inclusiv pentru raportarile catre FNGCIMM, FGCR, Fondul de Garantare a Depozitelor in sistemul bancar si orice alte fonduri de garantare, ce pot cuprinde date privind persoana, proprietatea, activitatea, afacerea sau relatiile de afaceri sau cu persoanele din cadrul aceluiasi grup de clienti care constituie sau pot constitui un singur risc, respectiv cu privire la tranzactiile contului/conturilor deschise la Banca, inclusiv cu privire la litigiile existente, in temeiul interesului legitim al Bancii, si anume de a asigura masuri prudentiale la nivel de Banca si la nivel de Grup, in temeiul prevederilor OUG 99/2006 privind institutiile de credit si adecvarea capitalului, cu modificarile si completarile ulterioare, cu cele ale Regulamentului U.E 575/2013 privind cerintele prudentiale pentru institutiile de credit si societatile de investitii, cu reglementarile B.N.R, inclusiv cu cele ale Regulamentului 5/2013 privind cerintele prudentiale pentru institutiile de credit, coroborate cu prevederile art. 6 alineat 1), litera c) si f) din Regulamentul General privind protectia datelor si a garantiilor prevazute de art. 44-49, dupa caz, din Regulamentul General privind protectia datelor;</p> <p>j) realizarea si transmiterea declaratiilor catre ANAF, conform art. 6 alineat 1), litera c) din Regulamentul General privind protectia datelor si a Codului de Procedura Fiscala;</p> <p>k) realizarea raportarilor FATCA, in cazul in care sunteti cetatean al S.U.A, precum si pentru realizarea raportarilor CRS (Common Reporting Standard) pentru combaterea evaziunii fiscale, conform art. 6 alineat 1) litera c) din</p>	<p>independent auditor, including reporting to FNGCIMM (National Credit Guarantee Fund for SMEs), FGCR (Romanian Rural Credit Guarantee Fund) and the Romanian Bank Deposit Guarantee Fund, including data concerning individuals, properties, business activities or relationships with other individuals or individuals within the same customer Group which constitute or may constitute a single risk exposure, bank account transactions, including current disputes, for the purposes of the Bank's legitimate interest, namely the implementation of prudential measures at Group level under the provisions laid down in GEO 99/2006 concerning credit institutions and capital adequacy, as amended and supplemented, (EU) Regulation no. 575/2013 on prudential requirements for credit institutions and investment firms, NBR regulations including Regulation no. 5/2013 on prudential requirements for credit institution, in conjunction with art. 6(1)(c) and (f) of the General Data Protection Regulation and the guarantees referred to in art. 44-49 of the same, as appropriate;</p> <p>j) completing and submitting statements to ANAF (National Agency for Fiscal Administration) under art. 6(1)(c) of the General Data Protection Regulation and the Fiscal Procedure Code;</p> <p>k) FATCA reporting for US citizens and CRS (Common Reporting Standard) reporting for the prevention of tax evasion under art. 6(1)(c) of the General Data Protection Regulation;</p>
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<p>Regulamentul General privind protectia datelor;</p> <p>l) pentru monitorizarea satisfactiei clientului si a calitatii serviciilor si produselor achizitionate, in temeiul interesului legitim al imbunatatirii permanente a serviciilor si produselor Bancii, in conformitate cu art. 6 alineat 1) litera f) din Regulamentul General privind protectia datelor;</p> <p>m) in scopuri statistice, conform art. 6 alineat 1), litera f) si art. 89 din Regulamentul General privind protectia datelor;</p> <p>n) pentru intocmirea raspunsurilor la sesizarile/reclamatii formulate in conformitate cu prevederile art 6 alineat 1), litera c) din Regulamentul General privind protectia datelor coroborat, dupa caz cu prevederi legale speciale;</p> <p>o) supravegherea video prin inregistrarea imaginii dumneavoastra in cazul in care vizitati sediile Bancii, se realizeaza in vederea unui interes legitim al Bancii, conform art. 6 alineat 1) literele f) si c) din Regulamentul General privind protectia datelor, respectiv securitatea obiectivelor si a persoanelor potrivit Legii 333/2003.</p> <p>3. Durata prelucrării datelor cu caracter personal</p> <p>Prelucrarea (inclusiv stocarea) se realizeaza pe durata de valabilitate a contractelor, precum si 10 ani de la incetarea relatiei contractuale.</p> <p>In situatia in care persoana vizata si-a exprimat, in prealabil, consimtamantul pentru marketing, datele sale vor fi prelucrate in acest scop pe durata relatiei contractuale cu Banca, precum si 1 an de la incetarea acesteia. In situatia in care persoana vizata isi retrage consimtamantul de marketing direct, datele</p>	<p>l) monitoring customer satisfaction as well as product and service quality for the purpose of the Bank’s legitimate interest to permanently improve quality standards under art. 6(1)(f) of the General Data Protection Regulation;</p> <p>m) for statistical purposes under art. 6(1)(f) and art. 89 of the General Data Protection Regulation;</p> <p>n) responding to complaints/petitions filed under art. 6(1)(c) of the General Data Protection Regulation in conjunction with any specific legal provisions, as appropriate.</p> <p>o) video surveillance when visiting our Bank’s venues on the basis of a legitimate interest for the Bank under art. 6(1)(f) and (c) of the General Data Protection Regulation, namely the security of persons and property according to Law no. 333/2003.</p> <p>3. Duration of personal data processing</p> <p>Personal data processing (including storing) will take place throughout the term of the agreements, and 10 years following termination of any business relationship.</p> <p>The processing of personal data for direct marketing purposes will take place throughout the term of the agreements executed with the Bank, and 1 year following termination thereof, subject to consent from the data subject. If data subjects withdraw their consent for the processing of personal data for direct</p>
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sale nu vor mai fi prelucrate în acest scop, din momentul retragerii consimțământului.

Prelucrarea datelor (inclusiv stocarea) în cazul în care nu s-a încheiat o relație contractuală cu dumneavoastră, va fi realizată pe o durată de 5 ani, conform Legii nr. 656/2002 pentru prevenirea și sancționarea spălării banilor, precum și pentru instituirea unor măsuri de prevenire și combatere a finanțării actelor de terorism.

Datele cu caracter personal transmise către Biroul de Credit S.A sunt stocate de acesta timp de 4 ani de la data ultimei actualizări, în situația în care serviciul achiziționat este un produs de creditare, completând acordul pentru interogarea Biroului de Credit. Datele cu caracter personal ale solicitanților de credit care au renunțat la cererea de credit sau a căror cerere a fost respinsă sunt stocate cel mult 6 luni de la data transmiterii acestora la Biroul de Credit S.A.

Datele cu caracter personal transmise către Centrala Riscului de Credit sunt stocate de aceasta timp de 7 ani de la data înscrierii.

Durata înregistrării video prin camerele de supraveghere video a spațiilor Bancii este de 30 de zile de la data realizării acesteia.

4. Persoanele Imputernicite. Destinatarul datelor. Operatorii asociați.

Datele cu caracter personal pot fi transmise către persoana vizată, reprezentanții persoanei vizate, alte companii din același grup cu Banca, respectiv Bank Leumi le-Israel, societăți de asigurare, agenții de colectare a debitelor/ recuperare a creanțelor, parteneri contractuali (cum ar fi notari, avocați, consultanți, prestatori de servicii, evaluatori autorizați, contabili, cenzori, executori

marketing purposes, their personal data will no longer be processed for the said purposes.

When no agreement has been executed with the Bank, personal data processing (including storing) will take place for a period of 5 years, according to Law no. 656/2002 on the prevention and sanctioning of money laundering, as well as for the implementation of some measures for the prevention and control of terrorist financing.

The personal data transmitted to Biroul de Credit S.A. will be stored by the latter for a period of 4 years from the date of last information update, provided that the product acquired is a loan, and subject to consent for Credit Bureau queries. The personal data of the loan applicants who withdrew their applications or whose applications were rejected will be stored for no more than 6 months from the transmission thereof to Biroul de Credit S.A.

The personal data transmitted to the Central Credit Register will be stored by the latter for a period of 7 years from registration date.

Video surveillance footage inside the Bank's venues will be retained for a period of 30 days.

4. Data processors. Data recipients. Joint controllers.

Personal data may be transmitted to the data subject, the representatives thereof, other companies in the Bank's Group, i.e. Bank Leumi le-Israel, insurance companies, debt/receivables collection agencies, contractors (such as notaries, attorneys, consultants, service providers, certified appraisers, accountants, financial controllers, enforcement agents, and auditors subject to data privacy obligations).

judecatoaresti si auditori tinuti de obligatia de confidentialitate cu privire la datele transmise).

De asemenea, datele cu caracter personal vor putea fi dezvaluite catre autoritatile de stat conform competentelor acestora si legislatiei aplicabile, cum ar fi Banca Nationala a Romaniei, ANAF, Oficiului National de Prevenire si Combatere a Spalarii Banilor.

Datele transmise tertilor vor fi adecvate, pertinente si neexcesive prin raportare la scopul in care au fost colectate si care permite transmiterea catre un anumit tert.

Datele furnizate pot fi transferate catre entitati din Uniunea Europeana/EEA. In situatia in care datele urmeaza sa fie transmise catre un tert sau organizatie internationala din afara UE/EEA, vor fi avute in vedere informatiile din sectiunea *Transfer International*. De asemenea, in cazul in care datele urmeaza sa fie transferate international catre alti terti sau organizatii internationale in afara UE/EEA, persoana vizata va fi informata si se vor aplica garantiile prevazute de art. 44-49 din Regulamentul General privind protectia datelor.

Datele cu caracter personal pot fi transmise catre operatorii asociati Centrala Riscului de Credit (constituata in cadrul BNR), Centrala Incidentelor de Plati (constituata in cadrul BNR), Biroul de Credit SA, Fondul de Garantare a Creditelor pentru Intreprinderile Mici si Mijlocii, Fondul De Garantare a Creditului Rural, Transfond dupa cum persoana vizata a fost informata sau, dupa caz, dupa cum si-a exprimat acordul cu privire la prelucrarea datelor sale cu caracter personal la initierea relatiei contractuale cu Banca, respectiv catre alti operatori asociati astfel cum sunt acestia reglementati conform prevederilor legale in vigoare.

Personal data may also be disclosed to competent state authorities such as the National Bank of Romania, ANAF (National Agency for Fiscal Administration) and ONPCSB (National Office for the Prevention and Control of Money Laundering).

The personal data transmitted to third parties will be appropriate, relevant, and non-excessive given the purpose of their collection and disclosure to third parties.

The personal data provided may be transferred to entities in the European Union/EEA. When personal data are transmitted to third parties or international organizations outside EU/EEA, the provisions in the Cross-Border Transfers below will apply. When personal data are transferred to third parties or international organizations outside EU/EEA, you will receive appropriate notification thereof, including information concerning the guarantees referred to in art. 44-49 of the General Data Protection Regulation.

Personal data may also be transmitted to joint controllers such as the Central Credit Register (set up by the NBR), the Payment Incidents Register (also set up by the NBR), Biroul de Credit SA, FNGCMM (National Credit Guarantee Fund for SMEs), FGCR (Romanian Rural Credit Guarantee Fund), the Romanian Bank Deposit Guarantee Fund, and Transfond, as you have been notified or subject to your consent concerning the processing of your personal data upon establishment of your business relationship with the Bank, or to other joint controllers, subject to the applicable legal regulations in force.

5. Transferul International

Datele pot fi transferate catre SWIFT (Society for Worldwide Interbank Financial Telecommunication), avand calitatea de operator, in cazul in care realizarea de operatiuni de plati solicitate de persoana vizata include procesarea prin sistemul SWIFT. In acest sens, exista posibilitatea ca datele transferate catre SWIFT, in calitate de operator, sa fie accesibile Departamentului Trezoreriei SUA. Mentionam ca pentru transferul international in SUA, exista Decizia Comisiei Europene din 12 iulie 2016, emisa in temeiul Directivei 95/46/CE a Parlamentului European si a Consiliului, privind caracterul adecvat al protectiei oferite de Scutul de confidentialitate UE-SUA.

In situatia in care persoana vizata este cetatean al Statelor Unite ale Americii (SUA) sau rezident pe teritoriul SUA, va informam ca, potrivit FATCA (The US Foreign Account Tax Compliance Act), dispozitiile legale privind regimul fiscal al SUA ii sunt aplicabile in mod direct, datele acesteia fiind transmise catre autoritatile fiscale din SUA.

Banca poate transmite informatii privind operatiunile bancare realizate, ce pot include date cu caracter personal, in scop de raportare, de aplicare masuri prudentiale consolidate la nivel de grup, catre societatea mama Bank Leumi le-Israel, cu sediul in 34 Yehuda Halevi Street, Tel Aviv 6513616, Israel. Mentionam ca Israel este o tara care a fost considerata de catre Comisia Europeana ca avand un nivel de protectie adecvata conform Deciziei Comisiei din 31 ianuarie 2011 emisa in temeiul Directivei 95/46/CE a Parlamentului European si a Consiliului privind nivelul de protectie adecvat asigurat de Statul Israel privind

5. Cross-Border Transfers

Data will be transferred to SWIFT (Society for Worldwide Interbank Financial Telecommunication) as data controller, when payments are processed via SWIFT. In this case, the data transferred to SWIFT as data controller may be available to the US Treasury Department. Data transfers to the US are subject to Commission Implementing Decision (EU) 2016/1250 of 12 July 2016 pursuant to Directive 95/46/EC of the European Parliament and of the Council on the adequacy of the protection provided by the EU-U.S. Privacy Shield.

If you are a citizen of the United States of America (USA) or a US resident, you will be subject to the US tax provisions according to FATCA (The US Foreign Account Tax Compliance Act), and your data will be sent to the US tax authorities.

The Bank is sending bank data, which may include personal data, to the parent company Bank Leumi le-Israel, headquartered in 34 Yehuda Halevi Street, Tel Aviv 6513616, Israel, for reporting purposes as well as for compliance with consolidated prudential requirements at Group level. Israel is deemed to ensure an adequate level of data protection, according to Commission Decision of 31 January 2011 pursuant to Directive 95/46/EC of the European Parliament and of the Council on the adequate protection of personal data by the State of Israel with regard to automated

<p>prelucrarea automata a datelor cu caracter personal (https://eur-lex.europa.eu).</p> <p>6. Necesitatea prelucrării datelor cu caracter personal</p> <p>In situatia in care persoana vizata se opune prelucrării de date in scop statistic conform punctului 2) litera m), respectiv supravegherii video conform punctului 2 litera o) de mai sus, optiunea acesteia va fi analizata si, in functie de situatia sa particulara va primi un raspuns conform art. 21 din Regulamentul General privind protectia datelor, obiectiunea sa pentru o asemenea operatiune neavand un efect asupra continuarii relatiei contractuale cu Banca.</p> <p>In situatia in care persoana vizata nu este de acord cu prelucrarea datelor sale cu caracter personal in scopul obtinerii opiniei sale cu privire la serviciile si produsele oferite sau achizitionate conform punctului 2) litera l), relatia contractuala dintre aceasta si Banca nu va fi afectata in nici un fel.</p> <p>7. Drepturile persoanei vizate</p> <p>Persoanele vizate au urmatoarele drepturi cu privire la datele lor cu caracter personal, prevazute de Regulamentul General privind protectia datelor:</p> <ol style="list-style-type: none">dreptul de acces la date conform art. 15;dreptul de rectificare a datelor, conform art. 16;dreptul de stergere a datelor, conform art. 17;dreptul la restrictionarea datelor, conform art. 18;dreptul la portabilitatea datelor, conform art. 20;dreptul de a obiecta, conform art. 21;dreptul de a nu fi supus unei decizii individuale automatizate, inclusiv profilare, conform art. 22;	<p>processing of personal data (https://eur-lex.europa.eu).</p> <p>6. The necessity to process personal data</p> <p>If you object to the processing of your personal data for statistical purposes according to subparagraph 2(m), we will review your particular situation and we will provide you with a response under art. 21 of the General Data Protection Regulation, since your objection has no effect on the business relationship with the Bank.</p> <p>If you object to the processing of your personal data for the purposes of requesting your opinion on the services and products provided or requested under subparagraph 2(a), your objection will have no effect on your contractual arrangement with the Bank.</p> <p>7. The rights of the data subject</p> <p>As data subject, you have the following rights over your personal data only, according to the provisions of the General Data Protection Regulation:</p> <ol style="list-style-type: none">the right of access according to art. 15;the right to rectification according to art. 16;the right to erasure according to art. 17;the right to restriction of processing according to art. 18;the right to data portability according to art. 20;the right to object according to art. 21;the right not to be subject to an automated individual decision, including profiling, according to art. 22;
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<p>h. dreptul de a va adresa Autoritatii Nationale pentru Supravegherea Prelucrării Datelor cu Caracter Personal și justiției.</p> <p>Pentru exercitarea acestor drepturi, oricare dintre persoanele vizate, ale caror date sunt prelucrate de către Banca, se poate adresa cu o cerere scrisă, datată și semnată, transmisă către Banca la adresa Bdul Aviatorilor nr. 45, sector 1, București sau pe email office@leumi.ro.</p> <p>In situația în care persoana vizată intenționează să își exercite aceste drepturi în legătură cu operațiunea de prelucrare a datelor de către Banca Națională a României – Centrala Riscului de Credit, aceasta se poate adresa în scris, trimițând cererea sa, prin poșta, către Banca Națională a României, la sediul acesteia din Strada Lipsșani nr. 25, sector 3, București, cod 030031.</p> <p>In situația în care va exercitați aceste drepturi în legătură cu operațiunea de prelucrare a datelor de către Biroul de Credit S.A., va puteți adresa cu o cerere scrisă, datată și semnată către S.C. Biroul de Credit S.A., la adresa: str. Sfânta Vineri, nr. 29, etaj 4, sector 3, București, cod poștal 030203, prin e-mail: rpd@birouldecredit.ro sau prin accesarea în mod securizat a site-ului Biroului de Credit S.A (www.birouldecredit.ro).</p> <p>In situația în care persoana vizată intenționează să își exercite aceste drepturi în legătură cu operațiunea de prelucrare a datelor de către Banca Națională a României – Centrala Incidentelor de Plăți, aceasta se poate adresa în scris, trimițând cererea sa, prin poșta, către Banca Națională a României, la sediul acesteia din Strada Lipsșani nr. 25, sector 3, București, cod 030031.</p> <p>In cazul în care persoana vizată va adresa o solicitare privind exercitarea drepturilor sale privind protecția datelor, Banca va răspunde acestei solicitări în termen de 15 zile de la</p>	<p>p. the right to file a request with the National Supervisory Authority for Personal Data Processing and bring action in court.</p> <p>To exercise the rights above, you may file a dated and signed request in writing with the Bank, at the address: Bdul. Aviatorilor nr. 45, sector 1, București or by e-mail at: office@leumi.ro.</p> <p>If you wish to exercise the rights above in connection with the processing of your personal data by the National Bank of Romania – Central Credit Register, you may send a request in writing by post to the address of the National Bank of Romania, Strada Lipsșani nr. 25, sector 3, București, cod 030031.</p> <p>If you wish to exercise the rights above in connection with the processing of your personal data by Biroul de Credit S.A., you may send a dated and signed request in writing to S.C. Biroul de Credit S.A., at the address: str. Sfânta Vineri, nr. 29, etaj 4, sector 3, București, cod poștal 030203 or by e-mail at: rpd@birouldecredit.ro or via secure access to the website of Biroul de Credit S.A. (www.birouldecredit.ro).</p> <p>If you wish to exercise the rights above in connection with the processing of your personal data by the National Bank of Romania – Payment Incidents Register, you may send a request in writing by post to the address of the National Bank of Romania, Strada Lipsșani nr. 25, sector 3, București, cod 030031.</p> <p>If you send a request to the Bank in connection with the exercise of your data protection rights, the Bank will respond within 15 days from the</p>
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primirea acesteia, conform Legii 677/2001, pana la data de 25 mai 2018, iar dupa aceasta data, in termen de 30 zile de la primirea solicitarii, in conditiile prevazute de Regulamentul general privind protectia datelor.

Datele de contact ale Responsabilului cu protectia datelor sunt urmatoarele: Bdul Aviatorilor nr. 45, sector 1, Bucuresti si adresa de email dpo@leumi.ro.

Operatorul de date cu caracter personal garanteaza faptul ca prelucreaza datele cu caracter personal in conditii de legitimitate, implementand totodata masuri tehnice si organizatorice adecvate pentru asigurarea integritatii si confidentialitatii datelor conform art. 25 si 32 din Regulamentul General privind protectia datelor.

Mentionam ca aceasta Nota de informare este realizata in conformitate cu articolul 13 din Regulamentului (UE) nr. 679 din 27 aprilie 2016 privind protectia persoanelor fizice in ceea ce priveste prelucrarea datelor cu caracter personal si privind libera circulatie a acestor date si de abrogare a Directivei 95/46/CE si nu are scopul de a colecta consimtamantul persoanei vizate pentru operatiunile de prelucrare mentionate. In situatia in care este necesar acordul persoanei vizate pentru operatiunile de prelucrare, acesta a fost exprimat in conformitate cu prevederile Legii nr. 677/2001 pentru protectia persoanelor cu privire la prelucrarea datelor cu caracter personal si libera circulatie a acestor date, fie la data formularii unei cereri privind achizitionarea unui serviciu sau produs al Bancii, fie la data incheierii contractului cu Banca si/sau pe parcursul derularii contractului sau urmeaza a va fi solicitat in conformitate cu prevederile Regulamentului (UE) nr. 679 din 27 aprilie 2016 privind protectia persoanelor fizice in ceea ce priveste prelucrarea datelor cu caracter personal si

receipt thereof, according to Law no. 677/2001 until 25 May 2018, and within 30 days from the receipt thereof, according to the General Data Protection Regulation after 25 May 2018.

The contact data of our Data Protection Officer are the following: postal address – Bdul. Aviatorilor nr. 45, sector 1, Bucuresti, and e-mail address dpo@leumi.ro.

The data controller is processing your personal data for legitimate reasons, subject to adequate technical and organizational measures, ensuring the integrity and confidentiality of your data according to art. 25 and art. 32 of the General Data Protection Regulation.

This Information Note is given according to art. 13 (EU) Regulation no. 679 of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC, for purposes other than obtaining your consent for the processing of your personal data above. If needed for the processing of your personal data, your consent has been given under Law no. 677/2001 on the protection of individuals with regard to the processing of personal data and the free movement of such data, either upon request of a Bank product or service or the conclusion of an agreement between you and the Bank and/or during performance of the said agreement.

privind libera circulație a acestor date și de abrogare a Directivei 95/46/CE.

În situația în care aveți nelămuriri privind conținutul acestei Note de informare, vă rugăm să contactați Banca la adresa Bdul Aviatorilor nr.45, Sector 1, București sau pe email office@leumi.ro.

For further information, please contact the Bank at the address: Bdul. Aviatorilor nr. 45, Sector 1, București or by e-mail at: office@leumi.ro.