

INFORMATION OF mBANK HIPOTECZNY S.A. ON THE PROCESSING OF PERSONAL DATA OF BENEFICIAL OWNERS

The Bank hereby provides the following information on the processing of personal data regarding you as a beneficial owner.

1. Who is the controller of your personal data and how can you contact us?

Your personal data is controlled by mBank Hipoteczny S.A. with its registered office in Warsaw (00-850), at ul. Prosta 18 ("Bank"), website address: www.mhipoteczny.pl.

You can contact the Bank by using the following channels:

- **in writing** at the above address of the registered office and at the following correspondence address:
mBank Hipoteczny S.A.
PO box No 1005
00-001 Warsaw 1
- **by e-mail** at the following e-mail address: iod@mhipoteczny.pl

We have also appointed a **Data Protection Officer** at the Bank, who is responsible for compliance with data protection regulations and internal rules and procedures of the Bank.

You can contact the Bank's Data Protection Officer in matters relating to data protection in the following manner:

- **at the following e-mail address:** iod@mhipoteczny.pl;
- **at the following correspondence address:**
Data Protection Officer
mBank Hipoteczny S.A.
PO box No 1005
00-001 Warsaw 1

2. Where did we obtain your personal data from?

We process data which has been received by us from our Client on the form in connection with the loan agreement.

We may also process data obtained from publicly available databases, including for the purpose of determining whether the person is a politically exposed person (PEP), a member of a PEP's family or a close associate of a PEP, in accordance with the Act of 1 March 2018 *on counteracting money laundering and terrorist financing*; e.g. from:

- the Central Registration and Information on Business, or
- the National Court Register or,
- the Central Register of Beneficial Owners, or
- lists of PEPs and close associates of PEPs, or
- sanctions lists, or
- a list of public warnings of the PFSA, or
- a list of high-risk countries.

3. What personal data do we process?

In principle, the scope of your personal data processed by the Bank includes the data contained in the form, in particular:

- name and surname,
- citizenship,
- Universal Electronic System for Registration of the Population (PESEL) number or date of birth — if no PESEL number has been issued, and – if such information is available – also: country of birth,
- series and number of the proof of identity,
- and additionally the address of residence, if this information is available,
- and possibly: information on justified suspicions of offences or other warnings referred to in Article 106 of the Act of 29 August 1997 – Banking Law.

The provision of personal data, i.e. name and surname, is necessary for the purposes set out below, where we are under a legal obligation to process such data. Failure to provide the necessary data will result in the inability to conclude or perform an agreement with the Bank.

4. For what purpose do we process your personal data?

The Bank processes your personal data as it fulfills its obligation under the Act of 1 March 2018 *on counteracting money laundering and terrorist financing* in connection with the conclusion and performance of the loan agreement.

5. How long do we process your personal data?

We process your personal data until the expiry of the data storage obligation arising from the regulations on counteracting money laundering and terrorist financing.

6. Who do we transfer your data to?

Your personal data may be disclosed to:

- entities and bodies authorised to process such data under legal regulations, including in particular institutions authorised to process data in connection with the supervision of the Bank's activities, e.g. the Polish Financial Supervision Authority, the General Inspector of Financial Information;
- other banks or institutions referred to in Article 105 or Article 106d of the Act of 29 August 1997 – Banking Law;
- entities processing personal data at the Bank's request on the basis of outsourcing agreements concluded pursuant to the Banking Law and agreements on entrusting the processing of data (including in particular agreements on entrusting the processing of data to mBank S.A.). Such entities process or will process your personal data solely on the basis of agreements concluded and in accordance with the Bank's instructions. A full list of entities processing data at our request can be found on our website www.mhipoteczny.pl/, in the "Client zone" tab, section: *Information required by the Banking Law*, in the document titled "Information on foreign enterprises or entrepreneurs";
- entities from the **Capital Group** (the current list of entities from the Capital Group is available at <https://www.mbank.pl/o-nas/grupa/>).
- postal operators or courier companies.

The Bank does not transfer your personal data to third countries, i.e. outside the European Economic Area (currently the European Union, Norway, Iceland and Liechtenstein).

Your data is not subject to automated decisions within the meaning of Article 22 of the GDPR.

7. What are your rights?

In connection with the fact that the Bank processes your data Bank in order to comply with its legal obligations, you have the right of access to data, the right to have data rectified and completed and the right to restriction of its processing.

You also have the right to lodge a complaint with a supervisory authority competent for the protection of personal data, i.e. the President of the Personal Data Protection Office, in the manner indicated on the supervisory authority's website, at <https://uodo.gov.pl/> .

8. Useful documents and information

- www.mhipoteczny.pl/rodo
- www.mbank.pl/rodo
- website of the Personal Data Protection Office: <https://uodo.gov.pl/>
- Text of the GDPR: <https://eur-lex.europa.eu/legal-content/PL/TXT/?uri=CELEX%3A32016R0679>