



European Merchant Bank UAB

Data Privacy Policy

I. OBJECTIVE AND SCOPE

1.1. This Privacy policy addresses general principles and overall responsibilities regarding processing of personal data at the European Merchant Bank UAB (“Bank”). If you have any questions related to personal data processing please contact office@europeanmerchantbank.com.

1.2. Definitions:

1.2.1. **Personal data** means any data that allows directly or indirectly to identify natural person.

1.2.2. **Processing** means any action carried out with personal data. For example, collecting, recording, storing, alteration, transfer, etc. regardless of whether it is done by automated means or not.

1.2.3. **Customer** means any person who is using or expressed intent to use the Bank’s services.

1.2.4. **Group company** means any person directly or indirectly controlling the Bank, or a person directly or indirectly controlled by the Bank.

II. GUIDELINES FOR ADMINISTRATION OF PERSONAL DATA IN THE BANK

2.1. The Bank process personal data for the below reasons:

2.1.1. To provide the Bank’s services to the Customer (e.g. the Bank uses your personal data to prepare and conclude an agreement with you);

2.1.2. To comply with a legal obligation to process your data. For example:

2.1.2.1. to determine your creditworthiness;

2.1.2.2. to comply with the requirements of bookkeeping laws;

2.1.2.3. to comply with the requirement of anti-money laundering laws;

2.1.2.4. to comply with regulatory reporting requirements;

2.1.2.5. to be able to submit statistical data required by competent authorities;

2.1.2.6. to fulfill other legal requirements.

2.1.3. Because the Bank has a legitimate interest to process your personal data such as performing analysis in order to improve the Bank’s services. Legitimate interest may also include providing personalized offers according the data the Bank has collected, or to send direct marketing messages to you. You may at any time opt-out of receiving such marketing messages.

2.1.4. In certain situation the Bank may rely on your consent to process personal data. Withdrawal of consent is possible at any time. Withdrawal of consent might lead to a situation where the Bank might not be able to provide you with certain services or products.

2.2. The Bank process personal data with accountability, care and diligence. All personal data is processed in line with EU General Data Protection Regulation (GDPR) and any other applicable laws.

III. TYPES OF PERSONAL DATA PROCESSED BY THE BANK

3.1. Individual personal information (e.g. name, previous names, date and place of birth).

3.2. Individual personal contact details (e.g. address, email address, landline, fax and mobile numbers).

3.3. Identity information (e.g. photo ID, passport, utility bill, national ID card and nationality, biometric data).

3.4. Market research (e.g. information and opinions voluntarily expressed when participating in market research).

3.5. User authentication login and subscription data (e.g. login credentials for online banking and mobile banking apps, and voice print).

3.6. Financial information (e.g. salary, financial liabilities, credit history etc.).

- 3.7. Information about the usage of Bank's service (e.g. channels used, payment history from and to your account, transaction information, ATM usage information, geographic information, software used and information concerning your complaints).
- 3.8. Any information received from external authoritative registers required for regulatory and compliance purposes.
- 3.9. Information captured in customer documentation or data exchange such as application forms or advice documents or via telephone (e.g. records of advice).
- 3.10. Marketing and promotional information (e.g. details of the services and your preferences).
- 3.11. Cookies and similar technologies used to remember your preferences and tailor content.
- 3.12. Risk rating information (e.g. credit risk rating and transactional behavior).
- 3.13. Investigations data (e.g. due diligence checks, sanctions and anti-money laundering, counter terrorist financing, tax avoidance checks).
- 3.14. Information to fulfill regulatory obligations (e.g. transaction details, user activity).
- 3.15. Information from other entities (e.g. relevant transaction information).
- 3.16. Information from third parties providing information to identify and manage fraud.
- 3.17. Video surveillance in and around the Bank's facilities
- 3.18. Voice recorded for quality and security purposes through voice call enquiries made at the Bank's Call Center.
- 3.19. Other information about you that is voluntarily provided by filling in forms or by communicating with us, whether face-to-face or via other available channels (e.g. by phone, email, online, Skype).

IV. SOURCES FROM WHERE THE BANK RECEIVES YOUR PERSONAL DATA

- 4.1. From you (e.g. during the process of submitting application for credit a card, when using services or contacting the Bank).
- 4.2. From other external sources (e.g. state institutions, registers, credit bureaus, etc.).
- 4.3. From other persons (e.g. the Bank might receive personal data if you are a representative of the company, from a spouse, from a person for whom you issue a warranty and this warranty is submitted to the Bank etc.).
- 4.4. From Group companies;
- 4.5. Other means (e.g. from real estate broker).

V. WITH WHOM YOUR PERSONAL DATA COULD BE SHARED

- 5.1. Shareholders if such sharing is required by law.
- 5.2. Group companies.
- 5.3. Third parties that help the Bank to provide services. The Bank only works with reputable service providers, who in turn process your data on behalf of the Bank in line with highest professional and technical standards.
- 5.4. State authorities and other institutions which have right to access your data granted by law.
- 5.5. Credit rating agencies when the Bank has legitimate interest to determine credit rating.
- 5.6. Legal advisers.
- 5.7. External auditors, regulators, authorities.
- 5.8. Debt collecting agencies.
- 5.9. Public registers.
- 5.10. Any entity/person that you gave permission for the Bank to provide with your personal data.
- 5.11. The Bank could decide to transfer your personal data outside the European Union and European Economic Area (EU/EEA) if third party that provides services to the Bank is outside EU/EEA. The Bank guaranties that your personal data transferred outside the EU/EEA will be protected at the same level as in EU.

VI. AUTOMATED DECISION MAKING AND PROFILING

- 6.1. The Bank sometimes uses profiling and automatic decision-making, meaning that decision is made, or certain characteristics are attributed to you without involvement of the employee of the Bank. This is done:
- 6.1.1. For compliance reasons (e.g. tracking fraudulent activities or analyzing risk factors);
 - 6.1.2. To improve user experience to tailor to your needs and offer and provide the product and service which is most suitable for you.

VII. COOKIES

7.1. When you browse the Bank's website small text files are stored on your computer in order to improve user experience, maintain website's order, and help to increase security. Essential cookies are necessary for a website to function normally. You can change what cookies are stored via your browser, but please be aware that disabling some of the cookies may prevent you from accessing certain features of the website.

VIII. YOUR RIGHTS

- 8.1. Receive information if your personal data is being processed by the Bank and if so, receive additional information about the processing.
- 8.2. Require your personal data to be corrected if it is inadequate, incomplete or incorrect.
- 8.3. Object to the processing of your personal data.
- 8.4. Require the Bank to erase your personal data when the Bank does not have the right or obligation to process your data.
- 8.5. Restrict the processing of personal data.
- 8.6. Receive your personal data that is being processed by the Bank in written or commonly used electronic format.
- 8.7. Withdraw your consent given to the Bank to process your personal data.
- 8.8. Object to only automated decision making if such decisions has significant legal consequences to you.
- 8.9. Submit your complaints regarding processing of personal data to the Bank or competent state agency.

IX. RETENTION PERIOD

9.1. Your personal data will be processed only for a period that is necessary for data processing purposes. The Bank will store your personal data for 10 years after contractual relationship with you have ended. In some case personal data could be saved for different period due to legal requirements.

X. CHANGES TO THIS PRIVACY POLICY

- 10.1. The Bank may update this Privacy policy on a regular basis. The Bank shall notify you 30 days in advance if any substantial changes are being implemented. Updates to this Privacy policy will come into power after it is posted on the Bank's website.
- 10.2. The Privacy policy is reviewed, updated and approved by the Supervisory Board following the proposals of the Managing Board and the Legal counsel at least once per year. In the course of the review of the Privacy policy, the self-risk assessment, internal and external audit reports shall be taken into account.