

# PERSONAL DATA PROTECTION POLICY

OF BBVA, BELGIAN BRANCH

FOR OUR CLIENTS,

FOR LEGAL REPRESENTATIVES AND CONTACT PERSONS

OF OUR CLIENTS AND SERVICE PROVIDERS,

AND FOR VISITORS OF OUR WEBSITE WWW.BBVA.BE

The Data Protection legislation changes on 25 May 2018. Therefore Banco Bilbao Vizcaya Argentaria, SA, Belgian Branch (herein BBVA, Belgian Branch), would like to provide you with some details on how it processes your personal data.

## WHAT IS THE PURPOSE OF THIS PERSONAL DATA PROTECTION POLICY?

This personal data protection policy aims to make people aware of how we collect, process and protect the personal data you provide us as a client, or as a legal representative or contact person of a client or service provider, or as a visitor or our website [www.bbva.be](http://www.bbva.be) (by means of forms and/or cookies), so that you can freely and voluntarily decide whether you want us to process them.

When you contract products or services with BBVA, Belgian Branch the personal data will be processed in accordance with the provisions of the corresponding document. For detailed information please read the clause about data protection in our General Terms and Conditions (*Règlement général des opérations – article 10: Protection de la vie privée*).

## WHO IS THE DATA CONTROLLER OF YOUR PERSONAL DATA?

Banco Bilbao Vizcaya Argentaria, SA, with registered address at Plaza San Nicolás 4, 48005 Bilbao, Spain, and Tax ID No. CIF A-48265169, acting through its Belgian Branch, with registered address at Avenue des Arts 43, 1040 Brussels, Belgium, with enterprise number BE 0445.048.470.

Email address: [bbvabe@bbva.com](mailto:bbvabe@bbva.com)

## WHO IS THE DATA PROTECTION OFFICER AND HOW CAN YOU CONTACT WITH THIS PERSON?

The Data Protection Officer is the person in charge to protect the fundamental right to personal data protection and supervises the fulfillment of data protection legislation within the company.

You can contact with the Data Protection Officer of BBVA at [dpogrupobbva@bbva.com](mailto:dpogrupobbva@bbva.com).



## **WHAT DOES BBVA, BELGIAN BRANCH USE YOUR PERSONAL DATA FOR?**

Clients: The legal basis that allows BBVA, Belgian Branch to process your personal data is the execution of the contract in which you are involved.

BBVA, Belgian Branch must comply with legal obligations imposed by the laws, and among them, by commercial, corporate and tax legislation, as well as personal data protection legislation.

In addition, BBVA, Belgian Branch will process your personal data for the prevention of money laundering and terrorist financing in order to comply with the obligations of information and identification, as well as information on payment transactions to foreign authorities, inside and outside the European Union, based on the legislation of some countries and agreements signed between them.

Legal representatives and contact persons of clients (companies) or service providers: BBVA, Belgian Branch processes your personal data for the purpose of managing the contract in which you are involved on the basis of an existing legal relationship between you and a customer or supplier of BBVA, Belgian Branch.

Visitors of the website [www.bbva.be](http://www.bbva.be): BBVA, Belgian Branch may process your personal data when you are browsing the website:

1. to manage your browsing through the website in accordance with the Cookies Policy that you can view at the end of this document;
2. and for the purposes and legitimized purposes indicated on each of the personal data collection forms on the website.

The website [www.bbva.be](http://www.bbva.be) is owned by BBVA, Belgian Branch. For more information about BBVA, Belgian Branch and the website, see the Legal Notice on <https://www.bbva.be/en/meta/mentions-legales/>. We remind you of the importance of reading this Personal Data Protection Policy every time you use the website, as it may be modified.

The website may contain links to other websites. Please note that BBVA, Belgian Branch is not responsible for the privacy and processing of personal data from other websites. This Personal Data Protection Policy document applies exclusively to the information collected on the website by BBVA, Belgian Branch. We recommend that you read the personal data processing policies of other websites to which you link from our website or otherwise visit.

## **FOR HOW LONG WILL BBVA, BELGIAN BRANCH KEEP YOUR DATA?**

BBVA, Belgian Branch will not keep your personal data for longer than needed and in case the personal data are collected as part of a contractual relationship, it will keep your personal data during the validity of the contractual relationship in which you are involved. Once the contract ends, BBVA, Belgian Branch will keep your personal data blocked during the statutory limitation period, generally 10 years, and then it will erase your personal data.

For data collected via the website [www.bbva.be](http://www.bbva.be), we will keep your personal data for the time specified in the form that, if applicable, we provide you with to give your personal data to BBVA, as well as the period of time indicated in the Cookies Policy.

## **TO WHOM WILL BBVA, BELGIAN BRANCH COMMUNICATE YOUR DATA?**

BBVA, Belgian Branch will not transfer your personal data to third parties, unless it is mandatory by a law or if you have previously explicitly agreed to it.



When your consent is required to communicate your personal data to third parties, we will inform you in the data collection forms of the purpose of the processing, the data to be communicated as well as the identity or areas of activity of the possible assignees of your personal data.

In order to be able to provide you with an adequate service and manage the relationship that BBVA, Belgian Branch maintains with you, you will find hereunder a list of categories of companies that may process your data on behalf of BBVA, Belgian Branch, as part of the provision of services it has contracted:

- Postal, distribution and courier services
- Archiving, custody, storage and digitisation services
- Professional consulting and auditing services
- Outsourcing services for payroll management
- Training services
- Services related to flexible remuneration
- Telecommunication services
- Computer services
- Technological platform services
- Hosting services
- Data processing services
- Architecture and engineering services
- "Backup" services
- Business continuity services
- Electronic custody services
- Security and cyber security services
- Other services related to information technology

Place of supply of services: Belgium, Spain or in any case European Union.

BBVA, Belgian Branch would like to inform that, for the same purpose as indicated in the previous paragraph, certain companies that provide services to BBVA, Belgian Branch may have access to your personal data (international data transfers). These transfers are made to countries with adequate level of protection with regard to the European Union, or based on Standard Contractual Clauses, as stated by the European Commission, or on certification mechanisms such as Privacy Shield. For further information, please contact our data protection officer at [dpogrupobbva@bbva.com](mailto:dpogrupobbva@bbva.com).

At BBVA, Belgian Branch we process your personal data with the utmost confidentiality. We undertake not to disclose such data and guarantee our duty to safeguard them by adopting all necessary measures to avoid their alteration, loss and unauthorized processing or access, in accordance with the legal obligations that apply to us as being responsible for the processing of your personal data.

BBVA, Belgian Branch has put in place and maintains the highest levels of security as required by law to protect your personal data against incidental loss and access and unauthorized processing or disclosure, in consideration of the state of technology, the nature of the data stored and the risks they are exposed to.

## **WILL BBVA, BELGIAN BRANCH SEND YOU COMMERCIAL COMMUNICATIONS?**

BBVA, Belgian Branch will only send you commercial communications about its own products and/or third parties after it has obtained your explicit consent to contact you by post, e-mail or SMS. If at any particular time you do not wish to continue receiving these kinds of communications, you may revoke your consent by sending notification to the following address [bbvabe@bbva.com](mailto:bbvabe@bbva.com).

**WHAT ARE YOUR RIGHTS WHEN YOU GIVE YOUR DATA TO BBVA, BELGIAN BRANCH?**

RIGHT	CONTENT	COMMUNICATION CHANNELS
<b>Access</b>	You can receive your personal data included in the files of BBVA, Belgian Branch	<a href="mailto:bbvabe@bbva.com">bbvabe@bbva.com</a> or <a href="mailto:dpogrupobbva@bbva.com">dpogrupobbva@bbva.com</a>
<b>Rectification</b>	You can modify your personal data if it is inaccurate	
<b>Eraseure</b>	You can request the deletion of your personal data	
<b>Oppose</b>	You can request not to process your personal data	
<b>Restriction of processing</b>	You can request to limit the processing of your data if one of the following applies: <ul style="list-style-type: none"> <li>• the accuracy of data is contested by you, for a period enabling BBVA, Belgian Branch to verify such accuracy.</li> <li>• Processing is unlawful, but you deny the deletion of your data</li> <li>• When BBVA, Belgian Branch does not need to process your data but you need it to exercise or defend legal claims</li> <li>• You have objected to processing to fulfill a mission in the public interest or to satisfy a legitimate interest, for a period while BBVA, Belgian Branch verifies whether its legitimate grounds of override yours</li> </ul>	
<b>Portability</b>	You can receive the personal data that you have provided to BBVA, Belgian Branch in an electronic format.	
<p>If you consider that BBVA, Belgian Branch has not processed your personal data in accordance with the legislation, you can contact the Belgian Branch at <a href="mailto:bbvabe@bbva.com">bbvabe@bbva.com</a> or our Data Protection Officer at <a href="mailto:dpogrupobbva@bbva.com">dpogrupobbva@bbva.com</a>.</p>		
<p>However, you can also file a complaint at the Spanish Data Protection Authority (<a href="http://www.agpd.es">www.agpd.es</a>), which is the lead supervisory authority since BBVA is a Spanish company; but you can also file a complaint at the Belgian Data Protection Authority (<a href="http://www.privacycommission.be">www.privacycommission.be</a>).</p>		
<p><b>If you ever exercise any of those rights, please provide a copy of your National ID or equivalent document in order to prove your identity.</b></p>		
<p>Exercising these rights is free of cost.</p>		

## COOKIES POLICY

Similar to other commercial websites, our website [www.bbva.be](http://www.bbva.be) uses a technology called "cookies" to collect information about how our website is used.

### What are cookies?

A cookie is a file that is downloaded to your device in order to store data that can be updated and retrieved by the entity responsible for its installation.

### Consent

We inform you that we may use cookies on your device, provided that you have given your consent, except in cases in which cookies are necessary to navigate our website. Should you consent, we will use cookies to enable us to get information about your preferences and customize our website according to your individual interests.

### What do we use cookies in this website?

We use our own cookies and those of third parties to improve our services, customize our website, improve users experience in our website, identify and solve problems, measure the usage, compile statistics and show advertising related to your preferences by analyzing your use of the website.

### Types of Cookies

Depending on the purpose:

- **Technical cookies:** these are cookies that enable the user to browse the web page, platform or application and use the different options or service on it, e.g. to control traffic and data communication, to identify the session, to access restricted web site areas, to record elements that go to make up an order, to make a subscription or an application to participate in an event, to use security elements during browsing, to store content to broadcast videos or sound or to share content over the social networks.
- **Geolocation cookies:** these cookies permit us to know where the user is requesting a service. This cookie is anonymous and is used for example to offer you the proper information depending on the country where you are.
- **Personalization cookies:** these are cookies that enable the user to access the service pursuant to certain general, pre-defined characteristics according to a range of criteria on the user's terminal, such as e.g. language, browser type used to access the service, regional configuration from where the service is accessed, etc.
- **Analysis cookies:** are those that enable its owner, monitoring and analyzing the behavior of users of the website to which they are linked. The information gathered through such cookies is used for measuring the activity of the website, platform or application and for profiling navigation of users of the website, platform or application, in order to improve the website based on such analysis.
- **Advertising cookies:** these are cookies enable us to manage the offer of the advertising space on the web page as efficiently as possible, adapting the ad content to the content of the service requested or the use you make of our web page.
- **Behavioral advertising cookies:** these are cookies that enable the efficient as possible management of the advertising space available on the website. These cookies store information on user behavior from continued observation of user browsing habits, thus enabling the developing of a specific profile to show advertising consistent with the behavior in question.

Depending on the duration:

- **Session cookies:** these are a type of cookie designed to collect and store information while the user is accessing a website. These cookies are not stored on the user's computer when the session expires or the browser is closed.
- **Persistent cookies;** these are a type of cookie in which the data continue to be stored on the user's computer and can be accessed and processed when the user leaves the website and when he/she returns to it. The user can delete these cookies at any time.

Depending on who manages the cookies:

- Own cookies. Are those sent to the user's terminal from a computer or domain managed by the owner of the website and from which the service requested by the user is provided.
- Third party cookies. Are those sent to the user's terminal from a computer or domain that is not managed by the owner of the website and from which the service requested by the user is provided but for another entity that processes the data gathered by the cookie. Likewise in the event that cookies are installed from a computer or domain managed by the owner of the website itself but the information collected is managed by a third party, they will also be considered as third-party cookies. The third-party cookies procedures are managed and controlled exclusively by each provider.

#### Disabling cookies

Users can allow, block or delete the cookies installed on their computer or device at any time by means of changing the configuration settings of the browser.

Disabling cookies neither prevents navigation through the website, although the use of some of their services may be limited and therefore, your browsing experience may be less satisfactory.

#### Data protection

We may process your personal data when you are browsing the website. Please click here for more information about our Personal Data Protection Policy.

#### Revoking consent

The user may at any time revoke consent in relation to this Cookies Policy by deleting the cookies stored on the computer or device through the configuration and settings of your Internet browser, as listed above.

#### Changes to the Cookie Policy

This Cookies Policy may be amended at any time when requested by the applicable legislation or when there is a variation in the typology used on the website. We recommend you review this policy each time you visit our website in order to be properly informed about how and why we use cookies.

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