

INFORMATION ON THE PERSONAL DATA OF NATURAL PERSONS, COLLECTED AND PROCESSED
BY TEKSIM BANK AD, PROVIDED BY PERSONS, OTHER THAN THE DATA SUBJECT, IN
CONNECTION WITH SERVICES, PROVIDED BY THE BANK

1. TEXIM BANK AD is a company registered in the Commercial Register of the Registry Agency with the Ministry of Justice under UIC 040534040, having a registered office and address of management at: 117 Todor Aleksandrov Blvd., Vazrazhdane Area, 1303 Sofia (the "Bank"). The Bank is a personal data controller within the meaning of Regulation (EU) 2016/679 of the European Parliament and of the Council 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) effective as of 25 May 2018, and pursuant to the national laws.

2. Contact Details of the Data Protection Officer:

Website: www.teximbank.bg;

Email: DPO@teximbank.bg

3. The Bank shall process the personal data it collects, provided by its customers in pre-contractual or contractual relations, for the following purposes: in fulfillment of the Bank's contractual and/or legal obligations, for contacting customers who have submitted a request for bank financing and/or are using such financing, etc.;

The Bank processes personal data of data subjects only for the purposes for which they were collected, unless a reasonable assessment is made that it is necessary to process them for another purpose, compatible with the original purpose. If it is necessary to process personal data for another purpose, incompatible with the original purpose, the Bank will notify the data subject.

4. Categories of personal data collected and processed by the Bank: names, contact details: addresses, phone number/mobile phone number, e-mail, provided by Bank customers, loan applicants.

5. Depending on the purpose of the processing of personal data, the grounds may be different or the grounds may be more than one, but the Bank shall process the personal data of the data subjects lawfully and transparently, on the basis of contractual and/or pre-contractual relations, legitimate interest of the Bank which has a justified priority over the interests of the data subject, performance of a legal obligation of the Bank;

6. personal data collected and processed by the Bank may be provided to the following recipients of data: persons to whom the delivery has been assigned, including through

SMS messages of written correspondence, maps and information materials; persons to whom the Bank has assigned the collection of its receivables, including contact centers; persons to whom the Bank offers to sell its receivables; persons to whom the Bank has assigned the delivery of notifications, including for early demandability of loans and other bank financing; bodies, institutions and other persons to whom the Bank is legally obliged to provide personal data; persons with whom the Bank has concluded a partnership agreement for the provision of commodity credit to the data subject;

7. Retention period of personal data collected by the Bank:

7.1. (amended 23.09.2021) where the data have been provided and processed on the basis of a contract - for a period of 5 years from the termination of the contractual relationship, unless a longer retention period is required due to a legitimate interest of the Bank;

7.2. where the data is processed on the basis of a pre-contractual relationship but no contract has been concluded for the provision of a product or service - for a period of 3 years;

7.3. where the data is processed on the basis of consent - until the consent is withdrawn, in the absence of any other basis for processing. Withdrawal of consent shall not affect the lawfulness of the processing of personal data previously;

7.4. where the data are processed for the purpose of exercising the Bank's rights and interests which reasonably prevail over the interests of individuals - until the right is extinguished and/or the interest ceases to exist.

After the expiry of the aforementioned periods, if there is no other basis for the data processing, they will be deleted. For the purposes of analysing information in relation to products and services used and improving service, the Bank may delete some of the data, as the retained data does not allow subsequent identification of individuals.

8. Rights of the data subject.

8.1. The data subject has the right to obtain confirmation from the Bank as to whether personal data relating to him or her is being processed and, if so, to obtain access to the data and a copy thereof.

8.2. The data subject has the right to ask the Bank to correct inaccurate personal data relating to him.

8.3. The data subject has the right to ask the Bank to delete the personal data related to him - "the right to be forgotten", and the Bank has the obligation to delete the personal data if any of the following grounds apply:

8.3.1. the personal data are no longer necessary for the purposes for which they were collected;

8.3.2. the data subject has withdrawn his consent on which the data processing is based and there is no other legal basis for the processing;

8.3.3. the data subject objects to the processing which is carried out for the purposes of a legitimate interest of the controller or a third party, including profiling and there are no

overriding legitimate grounds for the processing, or the data subject objects to the processing for the purposes of a specific type of direct marketing, including profiling

8.3.4. the personal data were processed unlawfully;

8.3.5. the personal data must be deleted in order to comply with a legal obligation under Union law or the law of a Member State that applies to the controller;

8.4. The data subject has the right to require the Bank to restrict processing when one of the following applies:

8.4.1. the accuracy of the personal data is disputed by the data subject, for a period that allows the controller to verify the accuracy of the personal data;

8.4.2. the processing is unlawful, but the data subject does not wish the personal data to be deleted, but instead requests the restriction of its use;

8.4.3. the controller no longer needs the personal data for the purposes of processing, but the data subject requires them for the establishment, exercise or defense of legal claims;

8.4.4. the data subject has objected to processing and verification is pending as to whether the controller's legitimate grounds override the data subject's interests.

Where processing is restricted as referred to in point 8.4, such data shall be processed, with the exception of their storage, only with the consent of the data subject or for the establishment, exercise or defence of legal claims or for the protection of the rights of another natural person, or for important reasons of public interest for the Union or a Member State.

8.5. The right to data portability to another personal data controller, under the hypotheses specified in the legislation in force and provided technical feasibility.

8.6. The data subject may object to the processing of his or her data where the same is carried out for the purposes of a legitimate interest of the Bank or of a third party, except where such interests are overridden by the interests or fundamental rights and freedoms of the data subject which require the protection of personal data, in particular where the data subject is a child.

8.7. The data subject shall have the right not to be subject to a decision based solely on automated processing, including profiling, which produces legal effects concerning the data subject or significantly affects him or her in a similar way, unless the said processing is necessary for entering into, or the performance of, a contract between the data subject and a controller or is permitted by applicable law, which also provides for appropriate measures to safeguard the data subject's rights and freedoms and legitimate interests; or is based on the data subject's explicit consent.

9. The data subject may exercise their rights under item 8 with a written request submitted either to

a) an office of the Bank, or to

b) DPO@teximbank.bg,

whereby the rights under item 8.1 to item 8.4, inclusive, may also be exercised through the Commission for Personal Data Protection.

10. The Bank shall provide the information requested under item 8.1, shall rectify or complete the data under item 8.2, shall erase data under item 8.3, shall limit the processing under item 8.4 without undue delay and at the latest within one month of receipt of the request, or shall within the same period inform the data subject and give reasons where the Bank does not intend to comply.

11. The data subject shall have the right to lodge a complaint with the Commission for Personal Data Protection that is a permanent supervisory authority in charge of protecting individuals in the processing of their personal data and in accessing these data.

Address: 2 Prof. Tsvetan Lazarov Street, 1592 Sofia
Information and Contact Centre: tel. 02/91-53-518
Email: kzld@cpdp.bg
Website: www.cdpd.bg

12. Non-provision of personal data is a hindrance to signing and performing contracts and to provision of products and/or services.

This information on personal data processed by Texim Bank AD is available at the official website of the Bank and in any of its offices.