

## Danske Bank Privacy Notice

Effective from: 8<sup>th</sup> July 2019

Danske Bank A/S is a financial institution that offers financial advice and services to its customers.

In the course of our business, we register and use information about you (personal data), when you interact with us as an individual who is connected with a business or corporate customer of ours. You could be an authorised signatory, a beneficial owner, a director, an employee, a guarantor, a pledgor or a third party connected to our customer.

We may process your personal data for any of the following purposes, depending on the capacity in which you interact with us:

- Meeting our obligations and providing services and products to our customers
- Complying with applicable law, including anti-money laundering legislation
- For administrative purposes, including to secure and maintain our internal systems, platforms and other digital applications
- Upholding an adequate level of security when you visit our premises
- Carrying out controls to prevent fraud and financial crime
- Managing the customer relationship, including marketing of services and products

We will only register and process your personal data if we have a legal basis to do so.

This means that we register and use personal data when

- you have granted us consent to use your personal data for a specific purpose, see General Data Protection Regulation (GDPR) art. 6.1(a)
- you have made or you are considering making an agreement with us, see GDPR art. 6.1(b)
- we have to comply with certain legal obligations see GDPR art. 6(c) in accordance with
  - o The Data Protection Act 2018;
  - o The Privacy and Electronic Communications (EC Directive) Regulations 2003;
  - o The Privacy and Electronic Communications (EC Directive) Amendment Regulations 2011;
  - o The Human Rights Act 1998;
  - o Regulation of Investigatory Powers Act 2000; and
  - o Freedom of Information Act.
- we or the business or corporate customer that you have a connection with pursue a legitimate interest. This could be when we or the customer have a business or commercial reason for registering and using your personal data, such as to administer the services and products that the customer has requested and to give you the necessary access to digital services, our need to prevent abuse and loss, our need to strengthen IT and payment security or where we want to use your personal data for marketing products and services to the customer. We will only do so if our interest clearly outweighs your interest in not having your personal data processed by us, see GDPR art. 6.1(f).

## What personal data do we register and use?

We typically process the following types of personal data:

- Basic personal information, for instance your name, address, occupation, contact information, country of residence, social security number and date of birth
- Identification documentation, for example a photocopy of your passport, driving licence, or other documentation required by law
- Information provided by you about preferences for various types of marketing events
- Information about your education, profession, work, knowledge and experience
- Digital information related to your use of our websites, platforms and digital applications, including traffic data, location data and other communication data
- Information related to the devices you use to access our websites as well as technical information, including the type of device and operating system
- Information about your visits to our premises
- Telephone conversations with you. When you call us or when we call you at your request or to follow up on your enquiry, conversations may be recorded and stored for documentation and security purposes.
- Communication with us via electronic media, including for example, e-mails.

### Sensitive data

Danske Bank may also register sensitive data about you if required by law or if you participate in customer events arranged by us. We will seek your explicit consent to register sensitive personal data unless the law permits us to register such data without your consent. The sensitive personal data we may register includes

- information about your health, for instance allergies
- bio-metric data, such as facial image

## How long do we store your personal data?

We keep your data only for as long as it is needed for the purpose for which your data were registered and used. Therefore, we keep your information as long as we are providing a financial service or product to the business or corporate customer that you have a connection with. When your business connection with us has terminated we normally keep your data for a further 7 years. This is primarily due to our obligations under the Money Laundering Regulations 2017 and the associated provisions of the UK Financial Conduct Authority Handbook. In certain circumstances we keep your information for a longer period of time. This is the case for example if the limitation period for the business or transaction with which you are associated is 12 years, then we may keep your data for up to 12 years.

If your personal information form part of our calculation of our capital requirements then we may keep your information for up to 20 years.

## **Third parties and personal data**

### **Personal data from third parties**

We register and use data from third parties, for instance

- shops, banks and payment and services providers when you use your credit or payment cards, Business Online or other payment services. We register and use the data to execute payments and prepare account statements, payment summaries and the like.
- asset managers when we provide trade reports to the customers of such asset managers
- Companies House and other publicly accessible sources and registers. We register and use the data they have about you to check that the data you have provided to us is accurate.
- entities of Danske Bank Group (if we have your consent), credit rating agencies and warning registers. We register and use the data to perform credit assessments and update the data regularly.
- entities of Danske Bank Group. We register and use data from their notifications to the National Crime Agency in accordance with anti-money laundering legislation.
- entities of Danske Bank Group and business partners (including correspondent banks and other banks) if we have your consent or if it is allowed by law. We register and use the data to enable our customers to use banking services abroad, for example.

### **Which third parties do we share your personal data with?**

In some cases, we may share personal data with third parties inside or outside Danske Bank Group:

- We disclose personal data to public authorities as required by law, including pursuant to court orders or notices under the Criminal Justice Act 1987, to the NCA in accordance with applicable anti-money laundering legislation, to Her Majesty's Revenue and Customs in accordance with the Corporation Tax Act 2010, to the Office for National Statistics, the Prudential Regulation Authority and the Financial Conduct Authority for statistical and other purposes.
- With your consent or if we are allowed by law, we may disclose data internally within Danske Bank Group and to external business partners (including correspondent banks and other banks).
- We share personal data with credit rating agencies. If you default on your obligations towards Danske Bank, we may report you to credit rating agencies and/or warning registers in accordance with applicable law.
- In connection with IT development, hosting and support, we transfer personal data to data processors, including data processors in third countries outside the EU and the EEA such as Danske Bank in India. We ensure that your rights are safeguarded and protected in such data transfers by using, for example, standard contracts approved by the European Commission or the Information Commissioner's Office. You can get a copy of the standard contract by contacting us.

## **Your rights**

### **Insight into your personal data**

You can get insight into the personal data we have registered about you, how we use it and where it comes from. You can obtain information about how long we store your data and who receives data to the extent that we disclose data in the UK and abroad. Your right of access may be restricted by legislation, protection of other persons' privacy and consideration for our business and practices. Our know-how, business secrets as well as internal assessments and material may also be exempt from the right of insight.

### **Right to object**

In certain circumstances, you have the right to object to our processing of your personal information including when we rely on our legitimate interest to process your personal information. You also have the right to object to our use of your personal information for marketing purposes, including profiling that is related to such purpose.

### **Correction or erasure of Danske Bank's data**

If the data we have registered about you is incorrect, incomplete or irrelevant, you are entitled to have the data corrected or erased subject to restrictions in existing legislation and our rights to process data. These rights of correction and erasure are known as the "right to rectification", "right to erasure" and "right to be forgotten".

### **Restriction of use**

If you believe that the data we have registered about you is incorrect or if you have objected to the use of the data, you may demand that we restrict the use of the data to storage until the correctness of the data can be verified or it can be checked whether our legitimate interests outweigh your interests.

If you are entitled to have your data erased, you may instead request us to restrict the use of the data to storage. If we need to use the data solely to assert a legal claim, you may also demand that any other use of this data be restricted to storage. We may, however, be entitled to other use of the data to assert a legal claim or if you have given your consent to this.

### **Withdrawal of consent**

You can withdraw a consent at any given time. Please note that if you withdraw a consent, we may not be able to offer the customer you are connected with specific services or products. Note also that we will continue to use your personal data, for example if we are required to do so by law.

### **Data portability**

If we use data based on your consent or because of an agreement and the data processing is automated, you have the right to receive a copy of the data you have provided in an electronic machine-readable format.

## **Up-dates**

We up-date this privacy notice on a regular basis. In case of any change, the “effective from” date at the top of this document will be amended. Any changes to this privacy notice will apply to you and your data immediately. If changes affect how your personal data is processed, we will take reasonable steps to let you know of the changes.

## **Contact details and how you can complain**

You are always welcome to contact us if you have any questions about your privacy rights and how we register and use personal data. You can contact our Data Protection Officer via email [dpofunction@danskebank.com](mailto:dpofunction@danskebank.com).

If you are dissatisfied with how we register and use your personal data and your dialogue with the Data Protection Officer has not led to a satisfactory outcome, you can contact our complaints handling unit: Danske Bank A/S, London Branch Legal Department, 4<sup>th</sup> Floor, 75 King William Street, London EC4N 7DT. You can also lodge a complaint with the Information Commissioner’s Office at: website: [www.ico.org.uk/concerns](http://www.ico.org.uk/concerns) and by telephone: 0303 123 1113.