

Please find below further information on the use of your personal data by Credit Europe Bank N.V. – Malta Branch (hereinafter Credit Europe Bank). This statement has been drawn up for private individuals. The privacy statement for businesses is available on the Credit Europe Bank's website.

Purposes of data processing

Personal data will be processed by Credit Europe Bank for the purposes of ensuring the efficiency and effectiveness of its business operations, and, in particular, for the following activities:

- a the assessment and acceptance of customers and potential customers, the conclusion and performance of contracts with a customer and the settlement of payment transactions;
- b the analysis of personal data for statistical and scientific purposes;
- c the performance of (targeted) marketing activities designed to establish a relationship with a potential customer and/or maintain or extend a relationship with a customer, including sending marketing information about products and/or services that may be of interest to the customer or potential customer;
- d the safeguarding of the security and integrity of the financial sector, including the identification, prevention, investigation, and combating of conduct or attempted conduct (punishable or reprehensible) directed against the industry to which Credit Europe Bank belongs, the group to which Credit Europe Bank belongs, Credit Europe Bank, its customers, potential customers, and its staff, as well as the use of, and participation in, warning systems;
- e compliance with statutory obligations; and/or
- f the management of a relationship with a customer or potential customer.

When carrying out these activities, Credit Europe Bank may employ other companies, both in and outside the bank. These companies may be based in countries outside the European Economic Area ("EEA") that do not offer privacy protection comparable to that offered by countries within the EEA pursuant to the European Data Protection Directive 95/46/EC. For the purposes of executing payment instructions, personal data may also be exchanged with recipients who are based in countries outside the EEA. Intermediaries and/or data processing centres may be based in various locations worldwide. Both during and following the processing of personal data, the data may be the subject of investigation by the competent national authorities and/or competent supervisory authorities of the countries where this data is held.

In order to protect your personal data, Credit Europe Bank has made the necessary contractual arrangements and complies with applicable laws, rules and regulations (including the Dutch Personal Data Protection Act (Wet bescherming persoonsgegevens) and the Code of Conduct on the Processing of Personal Data by Financial Institutions (including the Maltese Data Protection Act).

Telephone conversations may be recorded

Telephone conversations with Credit Europe Bank may be recorded for the following purposes:

- a to provide evidence including in relation to differences of interpretation or disagreements concerning the content of the telephone conversation;
- b to investigate and detect fraud;
- c to evaluate the quality of services; and/or
- d training, coaching and appraisal purposes.

Personal data via the website of Credit Europe Bank

During your visit to the website of Credit Europe Bank, your personal data may be obtained, for example through a contact form on the website or if you sent us a contact request by e-mail. Credit Europe Bank also collects data by using cookies. These are small text files that a website automatically offers to your browser with the intention that this information is returned on your next visit to the website. This enables Credit Europe Bank to collect information on the use of its website and

to customize it to your profile. Also Online Banking (internet banking) uses cookies. You can set your browser so that it does not accept (certain) cookies. If you do so, you can still visit the public website of Credit Europe Bank, but may not be able to use Online Banking.

Personal data obtained through the website are processed in accordance with this privacy statement. This privacy statement does not apply to third party websites that are linked to the website of Credit Europe Bank.

Credit checks

Credit Europe Bank may register your personal data as well as details regarding your payment history with Credit Europe Bank with the national central credit registration office. In addition, Credit Europe Bank may also request information regarding your payment history from such a national central credit registration office.

Direct marketing

Credit Europe Bank and her companies may use your personal data to determine which products and/or services may be of interest to you and to inform you of these, either upon your request or on our own initiative, for example, by post, telephone or e-mail.

You may at any time object to the use of personal data for direct marketing purposes and/or the receipt or further receipt of specific or all types of marketing information, by sending a letter stating that you do not wish your personal data to be used for such purposes to:

Credit Europe Bank N.V. – Malta Branch
Data Protection Officer
143/2 Tower Road
Sliema SLM 1604

or send an e-mail to: info@crediteurope.com.mt

Right to access and correct personal data

Under the applicable laws, rules and regulations (including the Maltese Data Protection Act) you have certain rights. For example, within the limits of the applicable laws, rules and regulations you have the right to request whether your personal data - and which personal data - are being processed. If the personal data is factually inaccurate, incomplete or irrelevant, or is being processed in any other way which infringes a legal provision, you can request that such data be corrected, supplemented, deleted or blocked. For further information about these rights and/or to make such a request, please contact:

Credit Europe Bank N.V. – Malta Branch
Data Protection Officer
143/2 Tower Road
Sliema SLM 1604

or send an e-mail to: info@crediteurope.com.mt.

Credit Europe Bank may amend this privacy statement from time to time. You can look into the latest version via the hyperlink 'Privacy' on Credit Europe Bank's website.

Credit Europe Bank N.V. – Malta Branch
Sliema, 1 October 2009

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