

Danske Bank Privacy notice

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

In this privacy notice we explain how we treat your personal data in Danske Bank Group in Finland. In Danske Bank Group Finland operate the following registrars: Danske Bank A / S, Finnish Branch, Danske Invest Fund Management Ltd and Danske Bank Mortgage Lending Corporation. The details of the registrars can be found on our website.

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 made or you are considering making an agreement with us, cf. GDPR art. 6.1(b)
- you have granted us consent to use your personal data for a specific purpose, cf. General Data Protection Regulation (GDPR) art. 6.1(a)
- we have to comply with certain legal obligations in accordance with
 - Act on Detecting and Preventing Money Laundering and Terrorist Financing
 - Tax Assessment Procedure Act
 - Consumer Protection Act
 - Act on Strong Electronic authentication and Finnish Trust Network
 - Credit Information Act
 - Act on Credit Institutions
 - Payment Services Act
 - Act on the Protection of Privacy in Electronic Communications
- 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, such as administrate the services and products that the customer has requested and to give you the necessary access to digital services, to use your personal data, need to prevent abuse and loss, need to strengthen IT and payment security or want to use it for marketing purposes. We will only do so if our interest clearly outweighs your interest in not having your personal data processed by us, cf. 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
- Information about your investment targets
- 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 if we talk with you about investment services. We are legally required to record and store telephone conversations with our customers if we talk about investments.

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

Our ability to provide you with the best advice and solutions is very much dependent on how well we know you. Therefore, it is important that the information you provide is accurate and correct and that you keep us updated about any changes to your personal information.

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 you. 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 Bookkeeping Act, the Anti-Money Laundering Act and requirements from the Financial Supervisory Authority. In certain circumstances we keep your information for a longer period of time. This is the case for example:

- if your personal information form part of our calculation of our capital requirements then we may keep your information for up to 20 years,
- If the statute of limitation is 10 years then we may keep your data for up to 10 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, Danske eBanking, 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

- the Finnish Central Office of Civil Registration (Väestörekisterikeskus) 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 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, for example tax, police, enforcement and supervisory authorities.
- 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 Finnish Data Protection Ombudsman (Tietosuojavaltuutettu). You can get a copy of the standard contract by contacting us.

Profiling and automatic decisions

Profiling

Profiling means that your personal data is processed automatically. We use profiling and modelling, for example, to offer targeted products and services, prevent money laundering, define the prices of specific products and services, discover any misuse and associated risks, assess the probability of the non-payment risk, evaluate assets and carry out marketing activities.

Automatic decisions

Automatic decisions mean that we use our systems to make decisions on the basis of the information we have about you. For example, we use automatic decisions to grant loans or credit cards and to prevent any misuse. Through automatic decisions, we aim to ensure that our decisions are quick, fair, efficient and accurate.

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 Denmark 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.

Manual processing

You can obtain information about how an automatic decision was made and what consequences the decision has. You also have the right to request an automatic assessment to be processed manually.

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.

Objection to direct marketing

You have the right to object to our use of your personal information for direct 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 you 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.

Contact details and how you can complain

You can contact us at any time if you have any questions about your rights to protect your personal data or about the saving and use of your personal data. You can send a contact request in online banking services, by using the online form at www.danskebank.fi, by calling the telephone service [+358 200 2580] or by visiting a branch office during its opening hours.

You can also contact our data protection function (dpofunction@danskebank.com).

You can file a complaint with the Data Protection Ombudsman: Data Protection Ombudsman, Ratapihantie 9, 00520 Helsinki; email: tietosuoja@om.fi.