

Danske Bank's privacy notice

Danske Bank A/S is a financial company that provides you with financial advice and related services.

This privacy notice describes how we process your personal data in Finnish functions of the Danske Bank Group. Danske Bank's Finnish functions have the following controllers: Finnish branch of Danske Bank A/S, Danske Invest Fund Management Ltd and Danske Mortgage Bank Plc. Information about the controllers is available on our website.

When do we save and use your personal data?

We save and use your personal data so that we can offer you the best possible advice and solutions, enter into agreements with you and fulfil our statutory obligations.

This means that we save and use personal data when:

- You have signed or are considering signing an agreement on a product or service we are offering. [GDPR art. 6.1(b)]
- You have given your consent to use your personal data for a specific purpose. [GDPR art. 6.1(a)]
- This is our statutory obligation in accordance with the following acts, for example:
 - 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
- This is necessary in order to protect the lawful interests of Danske Bank or a third party. For example, this means preventing any unlawful use and losses, safeguarding information security and safe payments and/or marketing our services. We only act in this way if the basic rights and liberties requiring personal data protection do not replace lawful interests as the basis of processing.

What type of personal data do we save and use?

We save and use the following personal data:

- Your name, contact details and personal identity code
- Your financial information, such as information about your income, securities or your loan or credit rating
- Information about your education, profession or work
- Information about your family and household
- Copies of your identity documents, such as your passport, driving licence or official certificate
- Information about the products and services delivered to you, your use of the products and services, and your preferences.

Information about specific personal data groups

We only save information about specific personal data groups when this is necessary in order to give advice or to offer a product or service to you. We request you express consent to saving information about specific personal data groups (GDPR art. 9.2(a)), unless we are legally authorised to save it without your consent (GDPR art. 9.2(f)), for example, in order to fulfil legal requirements. We may save the following information about you:

- Information about an employee association membership
- Health and biometric information

Our ability to offer the best possible advice and solutions to you largely depends on how well we know you. This is why it is important that the information you provide is correct and accurate, and that you keep us informed of any changes in your personal data.

Why and how do we save and use your personal data?

We save and use your personal data in order to offer you financial advice and services, such as:

- Payment services
- Accounts
- Loans and credit
- Electronic banking solutions
- Investment services and advice
- Insurance services

We also save and use your personal data for other purposes related to the provision of specific products and services, such as:

- Customer service, advice and management
- Evaluation of the credit rating
- Development and management of our products, services and business operations
- Marketing our products and services
- Defining the prices and fees of our products and services
- Identifying and authenticating our customers
- Risk management
- Collecting outstanding debts
- Protecting Danske Bank and its customers against misuse
- Following statutory requirements

We collect personal data, for example, when:

- You complete applications and other forms to order products and services.
- You send us documents.
- You call us. We will tell you if we record our telephone conversations. If we talk to you about investment services, we are obligated to save and store our telephone conversations.
- You use our website, mobile banking services, products and services.
- You take part in our customer surveys or campaigns.

How long do we store your personal data?

We only store your personal data for as long as is necessary considering the purpose of use, for which your data was originally saved and used. For example, according to the Act on Detecting and Preventing Money Laundering and Terrorist Financing, we store data for at least five years after the end of a business relationship or a single transaction.

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 your personal data

Your personal data disclosed by third parties

We save and use your personal data obtained from third parties, such as:

- Shops, banks and other payment service providers when you use your credit or payment cards, online banking services or other payment services. We save and use your personal data so that we can carry out payment assignments and prepare account statements, lists of transactions and other similar summaries.
- The Population Register Centre and other public sources and registers. We save and use information obtained from third parties, for example to check the correctness of your personal data.
- Credit rating institutions. We save and use your personal data to assess your credit rating, and we update this data regularly.
- Danske Bank Group's units and partners, including correspondent banks and other banks, if you have given your consent to this or if this is permitted by law. We save and use your information, for example, so that you can use banking services abroad.
- You can get a copy of the standard contract by contacting us.

Third parties to which we disclose your personal data

We can disclose your personal data within the Danske Bank Group or to third parties in the following situations:

- If you have asked us to transfer a payment, we will disclose necessary personal data to third parties to authenticate you and to complete the payment transaction.
- We can disclose your personal data to the authorities in different situations defined in the legislation, such as tax officials, the police and execution and supervisory authorities.
- If you have given your consent or if this is permitted in accordance with the valid legislation, we can disclose your personal data within the Danske Bank Group and to its external parties, including correspondent banks and other banks.
- If you fail to fulfil your obligations towards Danske Bank, we can report it to credit rating institutions in accordance with applicable regulations.
- We transfer your personal data to data processors, including data processors located outside the EU and the EEA, and to Danske Bank India for ICT development, maintenance and support. We ensure that your rights are protected and that your data privacy is maintained in data transfers by following standard agreements approved by the European Commission and the Data Protection Ombudsman.

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

Viewing personal data

You can view your personal data we have saved and use, and obtain information about where the data has been obtained and for what purposes do we use it. You can also obtain information about how long we store your personal data and who has access to your personal data, insofar as we disclose it. However, the legislation, the protection of other people's personal data and any limitations set by our business activities and practices may restrict your right to obtain information. Furthermore, our know-how, business secrets and internal audits and material can be excluded from your rights to obtain information.

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 a right to object to our processing of your personal information. This is the case for example when the processing is based on our legitimate interest.

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.

Correcting or removing your personal data held by Danske Bank

If your personal data is incorrect, incomplete or irrelevant, you have the right to request that the data is corrected or removed. This means that you have the right to have your data rectified or removed and the right to be forgotten.

Restricted use

If your personal data is incorrect or if you have refused the use of your personal data, you have the right to demand that the use of your personal data is restricted to saving it. The use of your personal data will be restricted to saving, until the correctness of the data can be verified or until it can be checked whether our lawful interests are more significant than your interests.

You can have the right to have your personal data removed, or you can request us to restrict the use of your personal data to saving it. If we need to use your personal data to prepare a legal claim, you can demand that the use of this data is restricted to saving it. However, we may have the right to use your data for other purposes in order to prepare a legal claim or if you have given your consent to it.

Revoking consent

You can, at any time, revoke your consent. Please note that, if you revoke your consent, we may not be able to offer you specific products or services. Furthermore, please note that we will continue to use your personal data in order to fulfil an agreement signed with you or if this is necessary on the basis of the legislation.

Transfer of data

If we use your personal data on the basis of your consent or an agreement and your personal data is processed automatically, you have the right to obtain a copy of the data you have provided in electronic machine-readable format.

Contact information and complaints

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.