

Our use of your data and your rights in connection with this use Information in accordance with Articles 13, 14 and 21 of the General Data Protection Regulation (GDPR)

This document is to inform you about our processing of your personal data and about your entitlements and rights under data protection regulations.

The type of data in particular that are processed and how they are used depends primarily on the services you request and agree to.

Contact	
The data controller (Who is responsible for data processing and whom should I contact?)	The data controller is: Norddeutsche Landesbank – Girozentrale – Friedrichswall 10 30159 Hannover
Data Protection Officer contact	You can reach your Data Protection Officer at: datenschutz@nordlb.de
Origin and nature of the data	
Origin of the data (What sources and data do we use?)	We process personal data that we receive from you in connection with our business relationship. In addition, we also process personal data, provided that it is relevant for the provision of our services, that we receive from other third parties (such as the credit bureau SCHUFA) for a legitimate reason (e.g. the execution of orders, performance of contracts or as a result of consent granted by you). We also process personal data that we have legitimately obtained from publicly available sources (e.g. records of debtors, land registries, commercial and association registers, press and media) and that we are permitted to process.
Type of data	Relevant personal data include personal details (e.g. name, address and other contact information, date and place of birth and nationality), verification data (e.g. ID data) and authentication data (e.g. specimen signature). In addition, these may also include order data (e.g. payment order, securities order), data from the fulfilment of our contractual obligations (e.g. turnover data in payment transactions, credit lines), product data (e.g. deposit, credit and custody business), information on your financial situation (creditworthiness, scoring/rating data, origin of assets), marketing and sales data (including advertising scores), documentation data (e.g. consultation record), register data, data on your use of telemedia that we may offer (e.g. the times when our web pages, apps or newsletters are called up, clicked pages or entries) and other data similar to the categories mentioned.
Purpose of processing	
Legal basis (What do we process your data for (purpose of processing) and on what legal basis?)	We process personal data in accordance with the provisions of the European General Data Protection Regulation (GDPR) and the provisions of Luxembourg law on data protection.
For fulfilment of contractual obligations (Article 6 (1) b GDPR)	Personal data are processed (Article 4 no. 2 GDPR) in order to provide and arrange banking business and financial services, in particular in the context of performing our contracts with you and executing your orders, as well as any activities required for the operation and management of a credit and financial services institution. The purposes of data processing are primarily based on the specific product (e.g. bank account, credit, deposits) and can include needs assessments, advice and

Data protection notice for clients

	<p>carrying out transactions.</p> <p>You can find other details on the purposes of data processing in the relevant contract documents and terms and conditions.</p>
<p>In the context of balancing of interests (Article 6 (1) f GDPR)</p>	<p>Where required, we process your data beyond the actual fulfilment of the contract for the purposes of the legitimate interests pursued by us or third parties. Examples:</p> <ul style="list-style-type: none"> – consulting and exchanging data with credit bureaux (e.g. SCHUFA) to investigate creditworthiness and default risks and the requirement for an account maintained with a basic non-seizable balance or basic account; – reviewing and optimising procedures for needs assessment and direct client discussions; – marketing or market and opinion research, provided that you have not objected to the use of your data; – asserting legal claims and defence in legal disputes; – guarantee of the bank's IT security and IT operation; – prevention and clarification of crimes; – Video surveillance is used for the collection of evidence for criminal offences or to prove dispositions and deposits, e.g. at ATMs. It thus serves to protect clients and employees as well as the right of the owner of premises to keep out trespassers. – measures for building and site security (e.g. access controls); – measures in connection with the right of the owner of premises to keep out trespassers; – measures for business management and further development of services and products.
<p>Based on your consent (Article 6 (1) a GDPR)</p>	<p>Provided you have granted consent for the processing of your personal data for certain purposes (e.g. transfer of your data within the Group, analysis of payment data for marketing purposes), this processing is legal on the basis of your consent.</p> <p>Consent given can be withdrawn at any time. This also applies to withdrawing declarations of consent, e.g. the SCHUFA clause, that were given to us before the GDPR came into force, i.e. before 25 May 2018.</p> <p>Please note that withdrawal only applies to the future. Processing that was carried out before withdrawal of consent is not affected by it and remains legally permissible.</p>
<p>Based on legal requirements (Article 6 (1) c GDPR)</p>	<p>Furthermore, as a bank we are subject to various legal obligations, meaning statutory requirements (e.g. financial sector law, money laundering law, tax laws) and bank regulatory requirements (e.g. those of the European Central Bank, the European Banking Authority). Purposes of processing include assessment of creditworthiness, identity and age checks, fraud and money laundering prevention, fulfilling control and reporting obligations under tax laws as well as measuring and managing risks.</p>
<p>Recipients of the data</p>	
<p>Recipients of data (Who receives my data?)</p>	<p>Within the bank and the Group, every unit that requires your data to fulfil our contractual and legal obligations will have access to them. Data processors (Article 28 GDPR) appointed by us can also receive access to data for the purposes given. These are companies in the categories of credit services, IT services, logistics, printing services, telecommunications, collection, advice and consulting and sales and marketing.</p>

Data protection notice for clients

	<p>With regard to transferring data to recipients outside the Bank, it should be noted that we are obliged to maintain confidentiality about all client-related facts and assessments of which we acquire knowledge (banking confidentiality) according to our General Terms and Conditions agreed with you. We may pass on information about you only if legal provisions demand it, if you have given your consent or if we have been authorised to issue banking information. Under these requirements, recipients of personal data can be, for example:</p> <ul style="list-style-type: none"> – public authorities and institutions (e.g. the Luxembourg central bank, the Luxembourg financial supervisory authority <i>Commission de Surveillance du Secteur Financier</i>, the European Banking Authority, the European Central Bank, financial authorities) if there is a legal or regulatory obligation. – other credit and financial services institutions or comparable institutions to which we transfer your personal data in order to carry out a business relationship with you (depending on the contract: e.g. correspondent institution, custodian bank, stock exchanges, credit bureaux) <p>Other recipients of data can be any units for which you have given us your consent to transfer data or for which you have released us from banking confidentiality by means of a declaration or consent.</p>
Duration of data storage	
<p>Duration of data storage (How long will my data be stored?)</p>	<p>Where necessary, we process and store your personal data for the duration of our business relationship, which also includes, for example, the preparation and the execution of a contract.</p> <p>Moreover, we are subject to various obligations for data storage and documentation arising, inter alia, from commercial and corporate law, tax and banking supervisory regulations and money laundering law. The time limits for the storage and documentation of data laid out therein range from two to ten years.</p> <p>Ultimately, the duration of data storage is also determined by the statutory limitation periods. These are usually three years but in some cases up to thirty years.</p>
Transfer of data to a third country or an international organisation	
<p>Transfer of data (Will data be transferred to a third country or an international organisation?)</p>	<p>No data will be transferred to third countries (countries outside the European Economic Area – EEA).</p> <p>Data are only transferred to third countries (countries outside the European Economic Area – EEA) provided this is necessary or required by law to execute your orders (e.g. payment or securities orders) and you have given us your consent to do so.</p> <p>We will provide you with more detailed information on this in a separate document if required by law.</p>
Your data protection rights and obligations	
<p>Data protection rights (What data protection rights do I have?)</p>	<p>Every person has the right to</p> <ul style="list-style-type: none"> – access to their personal data according to Article 15 GDPR, – rectification according to Article 16 GDPR, – erasure according to Article 17 GDPR, – restrict processing according to Article 18 GDPR and – data portability according to Article 20 GDPR.

Data protection notice for clients

	Furthermore, there is a right to lodge a complaint with a data protection supervisory authority (Article 77 GDPR).
Obligations (Am I obligated to provide my data?)	<p>In the context of our business relationship, you must only provide personal data that are required for establishing and carrying out a business relationship or that we are legally obliged to collect. Without these data, we will generally be forced to refuse the conclusion of a contact or the execution of an order. Furthermore, we will no longer be able to perform and may be forced to terminate an existing contract.</p> <p>In particular, anti-money laundering regulations require us to identify you on the basis of your identification documents before establishing a business relationship and to collect your name, place and date of birth, nationality and residential address for this purpose. In order for us to be able to comply with these statutory obligations, you must provide us with the necessary information and documents in accordance with anti-money laundering regulations, and to immediately disclose any changes over the course of the business relationship. If you do not provide us with the necessary information and documents, we cannot enter into the business relationship.</p>
Automated decision-making	
Automated decision-making (To what extent is there automated decision-making in individual cases?)	In establishing and carrying out a business relationship, we do not use any automated decision-making processes (Article 22 GDPR). If we use these processes in individual cases, we will inform you of this separately if this is a legal requirement.
Profiling (scoring)	
Profiling (scoring) (To what extent will my data be used for profiling (scoring)?)	<ul style="list-style-type: none"> – Based on legal requirements, we are obliged to combat money laundering and fraud. Data assessments (including on payment transactions) are also carried out for this purpose. At the same time, these measures also serve to protect you. – We use assessment tools in order to be able to notify you and advise you regarding products in a targeted manner. These allow tailored communications and marketing including market and opinion research. – Score values can be used to assess your creditworthiness and credit rating. Scoring is carried out to calculate the probability that a client will comply with payment obligations pursuant to their contract. The calculation of the score value is based on proven, recognised mathematical and statistical procedures and is the result of many years of experience. The accuracy of the forecasts is constantly reviewed. <p><i>Rating method for corporate clients</i></p> <p>For the bank's rating of corporate clients, the calculation of the score values (credit rating) is based on the following types of data about your person that we store:</p> <ul style="list-style-type: none"> – payment behaviour (e.g. account turnover, credit or debit balances), contract compliance and information on outstanding payments or cheques and bills returned unpaid) – financing data (e.g. instalment amount, term) – financial situation – client data (e.g. type of client, sector) <p>We can point out expressly that the following information is <u>not</u> included in our score: information on nationality as well as particularly sensitive data referred to in Article 9 (1) GDPR</p>

	The calculated scores help us to determine creditworthiness and to make decisions and are incorporated into the bank's risk management.
--	---

Information about your right to object in accordance with Article 21 GDPR

1. Case-by-case right of objection

You have the right of objection at any time to processing of your personal data based on Article 6 (1) f GDPR (data processing based on balancing interests). This also applies to profiling based on this provision in terms of Article 4 no. 4 GDPR that we use to check credit ratings or for marketing purposes.

If you submit an objection, we will no longer process your personal data unless we can give evidence of mandatory, legitimate reasons for processing that outweigh your interests, rights and freedoms, or if processing serves the enforcement, exercise or defence of legal claims.

2. Right to object to data processing for direct marketing purposes

We also process your personal data in order to conduct direct marketing. If you prefer not to receive any marketing materials, you have the right to object at any time to the processing of personal data relating to you for the purpose of such marketing activities; this also applies to profiling insofar as it is in direct connection with such direct marketing. We will comply with this objection in the future.

If you object to processing for the purpose of direct marketing, we will no longer process your personal data for this purpose.

The objection does not need to be made in any particular form and should ideally be addressed to:

Norddeutsche Landesbank – Girozentrale –
Friedrichswall 10
30159 Hannover
Kundenservice@blsk.de