



## Information notice pursuant to articles 13 and 14 of Regulation EU 2016/679 and current national legislation on protection of personal data

Pursuant to Regulation EU 2016/679 (hereinafter "GDPR Regulation" or "GDPR") and current national legislation on data protection (hereinafter, together with GDPR, "Privacy Legislation"), Mediobanca – Banca di Credito Finanziario S.p.A. with registered office in Milan, Piazzetta Enrico Cuccia 1 (the "Bank" or "the Controller"), as data controller, is required to an information notice on the use of personal data.

As a general rule, personal data held by the Bank are collected directly from the data subject and occasionally may be provided from third parties (e.g. credit or debit transactions disposed by the data subject or by other subjects or where the Controller acquires data from external Companies for commercial purposes, for market research, products or services direct offers). Your data may be collected also from third parties, such as public or private databases (e.g. title/mortgage searches, prejudicial/protest documents, central credit registers, etc.).

### a) Purpose of the processing and why your personal data is required

All personal data are processed, in compliance with legal provisions and privacy obligations, for activities strictly connected and necessary for the following purposes:

- I. Purposes connected with law obligations, regulations, European laws, and instructions from competent Authorities or Supervisory and control or bodies. Providing personal data for these purposes **is mandatory**. Failure to provide Your personal data will prevent the Bank from executing the activities requested by You which entail compliance with law obligations from the Bank itself. The legal ground for process may be found in the fulfillment of the legal obligations to which the Bank is subject.
- II. Purposes that are strictly connected and functional to the execution of contractual obligations, the fulfillment, before the conclusion of the contract of specific requests from the data subject and judicial and/or non-judicial disputes (i.e., warning letters and activities relating to the enforced recovery of credit, etc.). Providing personal data for these purposes **is mandatory** because necessary for the execution of contractual obligations (e.g., MiFID questionnaire, etc.). Failure to provide Your personal data will prevent the Bank from satisfying Your pre-contractual/contractual requests and executing the contract. The legal ground for process may be found in the necessity to execute the contract with the Bank.
- III. Purposes connected with the detection of the clients' degree of satisfaction on quality of service and on the activities provided by the Bank (executed directly or through specialized companies), with the promotion and selling of the Bank products and services via letters, telephone, advertising material, electronic communications, market research activities, tailored invitations and complimentaries, public relation activities, also focused or customized, including the involvement of companies that provide activities of transmission, packaging, transportation and sorting of communications to clients, and also in relation to the communication of such data to the Mediobanca Group's companies. Provision of your consent for these purposes **is not mandatory**. Failure to provide Your consent will not impact the fulfillment of Your requests and the execution of Your contracts but will prevent the Bank from sending commercial communications. The legal ground for process may be found in the consent expressed from You.



- IV. Purposes connected with market research and products and services offered by other companies of Mediobanca Group, and the carrying out of public relations activities, also focused and/or customized, from other companies of Mediobanca group. Provision of your consent for these purposes **is not mandatory**. Failure to provide Your consent will not impact the fulfillment of Your requests and the execution of Your contracts but will prevent the Bank from sending commercial communications. The legal ground for process may be found in the consent expressed from You.

**b) Legal ground**

Legal ground is compliance with laws, execution of contractual obligations or express consent of the data subject.

**c) Processing logics**

Your personal data will be processed, in compliance with Privacy Regulation provisions, through paper, IT and automated tools with logics strictly connected to the aforementioned purposes and, in any case, in order to guarantee the security and confidentiality of the data in accordance with Privacy Regulation.

**d) Categories of data processed**

In relation to the purposes described above, the Bank processes Your personal data such as i.e. name, surname, address, telephone number, email address, date of birth, identity card, health insurance card, fiscal code, civil status, , nationality, customer code), data relating to credit requests / reports, accounting data.

**e) Communication and dissemination of data**

In order to achieve the purposes listed under letter a), Your personal data will be communicated to the Bank employees acting as authorized7encharged of processing.

Moreover, your data may be communicated to:

- a) other Goup companies;
- b) providers of support services for the execution of Your instructions and for the management of payment services, debit and credit cards, tax collection and treasuries;
- c) providers of activities such as issuance, offering, placement, trading, custody of banking, financial and insurance products and/or services;
- d) providers of activities such as preliminary investigation, evaluation, provision, collection and insurance of receivables;
- e) providers of transmission, packaging, transport and sorting services for communications to clients;
- f) other types of subjects of which the Bank makes use for different purposes while providing the product or service;
- g) managers of IT systems used by the Bank to process data subject's personal data;
- h) subjects providing credit recovery services or providing professional advisory, tax, legal, judicial advisory;
- i) subjects providing auditing services and account certification;



- j) Authorities and Supervisory and control bodies and other private or public subjects with public functions;
- k) third parties operating as providers of payment initiations or account information services;
- l) marketing and market research companies;
- m) subjects monitoring financial risk in order to prevent insolvency, such as for example Bank of Italy;
- n) subjects managing fraud prevention against banks and financial intermediaries;
- o) databases established at Economic and Finance Ministry ("MEF"), according to articles 30-ter, par. 7 and 7-bis, and 30-quinquies, of Italian Legislative Decree 13 august 2010 n. 141, only for the prevention of identity theft. Results of data identity verification procedure will not be disclosed, but might be communicated to Authorities and Surveillance and Control bodies;
- p) members of the Consorzio Corporate Banking Interbancario (CBI) and/or providers or related services;
- q) to lead international financial transactions or certain specific national transactions ordered by clients it is necessary to use the international messaging service managed by SWIFT (Society for Worldwide Interbank Financial Telecommunication), that temporarily stores a copy of all data necessary for the execution of transactions (e.g. originator and beneficiary names, bank coordinator, amount, etc.). Such personal data are stored in a company server located in the United States. That server is accessible for American competent Authorities (in particular, Treasury Department) for counter-terrorism purposes ( data protection information available at <http://www.swift.com>);
- r) other Group financial intermediaries in case Your transactions are considered to be "suspicious" under Anti-money Laundering Directive.

A full and updated list of Group Companies and/or third parties that might receive Your personal data is available at [www.mediobanca.com](http://www.mediobanca.com) – section "Privacy".

Your personal data might be transmitted outside the European Union only following an adequacy decision by the European Commission or in presence of adequate safeguards under Privacy Regulation (including binding corporate rules and standard data protection clauses).

Personal data processed by the Bank are not subject to dissemination.

## **f) Data retention**

In accordance with the principles of proportionality and necessity, personal data will be stored in a form that allows the data subject identification for a period of time not exceeding the achievement of the purposes for which they were processed, therefore taking into account:

- the need to continue to retain personal data collected for the purpose of offering the services agreed with the user or protecting the legitimate interest of the Controller, as described in the abovementioned purposes, in accordance with evaluations carried out from Mediobanca;
- the existence of specific regulatory obligations (Italian Civil Code, Anti-money-laundering Regulation, investment services Regulation, tax monitoring law, etc.) or contractual obligations that require data processing and retention for specific periods of time.



Mediobanca adopts reasonable measures to guarantee that incorrect personal data are corrected or deleted.

## **g) Rights of data subjects**

Data subjects have the right at any time to obtain from the Controller confirmation as to whether personal data concerning him or her are being processed, and to know the content and source, verify their accuracy or request their integration or update, or correction (artt. 15 and 16 of GDPR).

Moreover, data subjects have the right to request erasure, restriction of processing, withdrawal of consent, data portability and to complain with the supervisory authority and to oppose themselves in any case, on legitimate grounds, to their processing (art. 17 et seq. of GDPR).

Data subjects established in France have also the right to provide the Controller with instructions regarding the use of their personal data after death.

These rights can be exercised by sending a written communication to: [privacy@mediobanca.com](mailto:privacy@mediobanca.com).

The Controller, directly or through designated units, shall process your request and provide you, without undue delay, with the information on the action taken in respect of your request.

## **h) Controller and Data Protection Officer**

The Controller is Mediobanca – Banca di Credito Finanziario S.p.A. with registered office in Milan, Piazzetta Enrico Cuccia 1.

The Data Protection Officer is available at the following addresses:

- [DPO.mediobanca@mediobanca.com](mailto:DPO.mediobanca@mediobanca.com)
- [dpomediobanca@pec.mediobanca.com](mailto:dpomediobanca@pec.mediobanca.com)

**MEDIOBANCA – BANCA DI CREDITO FINANZIARIO S.p.A.**

*Last update February 2020*



**CONSENT TO THE PROCESSING OF PERSONAL DATA**

With respect to **commercial and marketing purposes and for the performance of public relations activities** mentioned in letter a) III above, aware of the fact that the lack of consent will mean for Mediobanca the impossibility of providing related services:

I hereby consent    I hereby do not consent

To processing within the limits of the information document.

With respect to **commercial and marketing purposes and for the performance of public relations activities of the other companies of Mediobanca Group** mentioned in letter a) IV above, aware of the fact that the lack of consent will mean for Mediobanca the impossibility of providing related services:

I hereby consent    I hereby do not consent

To processing within the limits of the information document.

Lastly, under art. 83-duodecies of Italian Legislative Decree of 24 february 1998 n. 58, and subsequent modification ("Shareholders Identification") and under art. 135 et seq. of Consob Regulation n. 11971 of 14 may 1999 and subsequent modifications and integrations ("Solicitation of proxies") and art. 26-bis of Bank of Italy and Consob Joint Regulation of 22 february 2008 ("Financial instrument holders identification"), the Bank will communicate to any requesting issuer, clearing house or person wishing to solicit proxies : i) identification data of shareholders/bondholders (deposited on accounts registered under their name and carrying voting rights), with respect to which the Bank acts as last intermediary; ii) the number of said financial instruments. The above communication may not take place if I expressly deny my consent by ticking the following box.

To this end,

I hereby deny consent

to the communication of my identification data and number of instruments deposited on my accounts for the purposes and to the persons aforementioned.

Permanent instructions for the communication referred to above may be revoked at any time by prior written notice to be sent to the Bank confirming the express refusal.

**Date and signature of customer**

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