

# Changes in our Information on Data Protection Information and Data Processing 2024

## 1. Integration with "George" data protection information

We analyse the stored data for our internet banking platform George and format the data for more effective presentation. In addition to personal information, account balances, account entries and transaction data, we also process the categorisation of account transactions and the indexing of such data for quicker searches in George, including data that you upload to our internet banking platform George yourself.

## 2. Transparent specification of data categories

Here is a list of the data that we may collect directly from the data subjects or derive from the data collected. Please note: This does not necessarily mean that we actually process any such data from you.

Personal master data:	name, address, date of birth, sex, nationality, marital status, etc.
Contact data:	e-mail address, telephone number, etc.
Identification data:	username, IP address, images, customer short name, customer ID, user number, type and number of ID, browser, fingerprint, cookie ID, social security number, personnel number, documents, etc.
Personal information:	employment relationship, training, career, language, customer service at the bank, etc.
Personal relations:	representation, customers relations, etc.
Marketing & CRM:	financial health indicators, personal interests, invitations to events, etc.
Behaviour data:	click history in George or on our websites, data on product use, etc.
Account/product data:	debit cards, credit cards, IBAN, policies, conditions, securities account, insurance, etc.
Financial transactions:	securities purchases, transactions in current accounts, salary payments, etc.
Risk data:	credit standing, risk class, risk calculations/rating, loans with debtor default, etc.
Compliance & legal:	legal proceedings, reports to authorities, cases of fraud, warning advisories, etc.
Business documents:	contracts, service contracts, settlement and administration of securities transactions, mortgage certificates, etc.
IT data:	log data, log-in data, change data and history, etc.
Audio- and image data:	voice recordings, videos, images, etc.
Criminal convictions and offences:	criminal judgements, criminal charges, administrative penalty notices, etc.

We collect your personal data in various places and on various occasions when you:

- visit our branches or use self-service devices.
- open or use one of our products.
- use our online services (websites, internet banking, apps).
- use our other services and contact options (e. g. 24-hour service, prize games, events).

### **3. Additional explanation on the role of risk management in the disclosure of your personal data:**

Data are disclosed to credit institutions, bodies and persons within the network of savings banks, Erste Bank and Erste Group who require the data for the fulfilment of contractual, legal or regulatory obligations as well as for legitimate interests. This is done specifically for the purpose of risk management within Erste Group and the management of credit risk when credit institutions within Erste Group share the same customers.

### **4. Additional legitimate interests concerning data processing:**

- Promotion of new products, features and services
- Compliance with recommendations issued by authorities that are not legally binding
- Quality improvement across the entire gamut of advisory interaction with a view to living up to our claim of providing “Financial health for all”. For this purpose, we have defined a data-driven process that performs an integral analysis of customer needs.

### **5. Additional legitimate interests concerning data storage:**

- If you use the George Store and do not complete the purchase, your personal data are stored for a period of 60 days. During this time, you can use the recovery link and complete the purchase.
- When you use the George Store, metadata (e. g., log data, technical protocol information, date and timestamp) related to the completed purchase are stored for a period of 60 days. Storing these data allows us to identify any potential operational issues arising from the purchase process. We also use these data to defend against potential legal claims and to perform maintenance.
- Applications for financing may be kept for up to 18 months after they have been made. This serves our legitimate interest in documenting a customer contact and our ability to process the application quickly when you come back to us.

### **6. New method to submit your requests concerning data subject rights:**

Through our web form for exercising data subject rights available in the section “How and where can I assert my rights?” on the “Privacy” webpage.