



Personal Data Processing

Who is the controller of my personal data?

Banco Bilbao Vizcaya Argentaria, S.A. ("BBVA"), with registered office at Plaza San Nicolás 4, 48005, Bilbao is the controller of the personal data you submit in this application. Email address: servicioatencioncliente@grupobbva.com.

What does BBVA need to process my data for?

BBVA needs to process your personal data in order to manage this application and to avoid having to process it again if you submit new requests in connection with either this application or another similar one. We will only be able to process your application if you provide the data we request. If you do not complete this process, we may also process your data so we can contact you and help you with any questions or queries related to completing the process, or to identify any technical issues that may be affecting the process.

Why does BBVA need to process my data?

The legal basis that allows us to process your personal data is the handling of this request.

Does BBVA check the data contained in the Bank of Spain's Risk Information Center (CIR) and in Solvency Files?

BBVA can check the CIR data in order to assess your solvency if you request or have financing products or services with us. The CIR is a public service that manages a database of loans, credits, guarantees, and risks provided or held by financial institutions and the customers thereof. BBVA must communicate the risks of your banking transactions as a customer, in conjunction with your personal data and, if applicable, your status as a sole trader to the CIR.

In addition, to process your application, BBVA needs to check the data stored under your name in financial solvency and credit files in order to manage your application and analyze your creditworthiness.

Can BBVA process data from past transactions to manage this one?

If you are already a customer, we hereby inform you that BBVA will need to check data concerning your banking transactions in the last twelve (12) months, including those relating to the progress of payments for said transactions in order to manage this application.

What checks does BBVA carry out to verify the information you provide in this application?

We need you to prove your work history as well as personal income tax return, to prevent fraud.

Verifying your employment status

You can submit the original document proving your employment status or, if you prefer, provide the online access code you receive from the Social Security General Treasury (one-time code), so we can perform a search on your behalf (exclusively for verification purposes).

Verifying your personal income tax statement

You can submit the original document proving your status or, if you prefer, provide the secure verification code indicated on any copy of your personal income tax statement.



Viewing the Confirma file

We need to disclose the data you provide in this application to the Confirma database, which is controlled by the affiliated companies listed at www.confirmasistemas.es, for the purposes of preventing fraud. Data passed on to the Confirma database may be transferred to the associated companies, which may then hold the data for a maximum of two years. The legal basis for this personal data processing in the Confirma database is BBVA's legitimate interest to prevent fraud. If you do not agree, you can object by sending an email to: info-lopd@confirmasistemas.es

How long will BBVA keep my personal data?

We will keep your personal data (including your application) for:

- (i) 15 days if you do not complete this application process
- (ii) 6 months if you do complete this application process.

If BBVA rejects your application, we will keep blocked versions of both the application and the data recorded in the same for a period of six years in order to comply with prevailing legislation. Your personal data will be deleted once the above terms have elapsed.

Will my data be disclosed to another party?

We will never pass on your data to third parties, unless required to do so by law.

What are my rights in connection to personal data processing?

- View the personal data held in BBVA files (right to access)
- Request for your personal data to be rectified (right to rectification)
- Request that your personal data is not processed (right to opposition)
- Request for your personal data to be erased (right to erasure)
- Restrict the processing of your personal data to permitted situations only (restrict processing)
- Receive and send the personal data you have provided, as well as data obtained from your relationship with BBVA, to another entity by electronic means (right to transfer) You can exercise these rights before BBVA (by attaching a copy of your ID) through the following channels:
 - in writing to the BBVA Group Customer Service, APDO:1598 - 28080 Madrid;
 - by sending an e-mail to: derechosprotecciondatos@bbva.com
 - by presenting a written document at any BBVA bank branch.

You are responsible for the accuracy of the information you provide to BBVA and for keeping it up-to-date at all times. If you think we have not processed your personal data in compliance with current regulations, please contact the BBVA Data Protection Officer at dpogrupobbva@bbva.com.

In addition, you can file a claim with the Spanish Data Protection Agency (www.agpd.es).

As regards the Confirma database, you can exercise the aforementioned rights in writing to the managing entity, Confirma Sistemas de Información, S.L., at the following address: Avda. de la Industria, 18, TRES CANTOS (28760) MADRID. Confirma Sistemas de Información, S.L. has assigned a Data Protection Officer who you can contact by email at dpo@confirmasistemas.es.

Joint ownership and deferred signature

If you engage in a contract remotely as a joint holder and are named as the primary holder, you acknowledge that, for the sole purpose of managing your application, you have provided BBVA with the identifying data of the other holders, or some of the holders, and expressly state that said parties are interested in contracting the product/s associated with this document. The other holders can agree to this application within a maximum of five business days after you have signed this document via any of the channels made available by BBVA. If they fail to do so, the application will remain without effect and we will communicate such fact to you.