

Personal Data processing terms and conditions

WHO IS THE FILE CONTROLLER?

Banco Bilbao Vizcaya Argentaria, S.A. ("BBVA"), registered office Plaza San Nicolás 4, 48005, Bilbao, is the controller of the file in which the personal data supplied in this application will be stored.

FOR WHAT PURPOSES WILL THE DATA BE PROCESSED?

BBVA will process the personal data in order to manage this application.

HOW LONG WILL BBVA PROCESS THE PERSONAL DATA FOR?

The data supplied in this application together with any other information or data provided in relation to it will be kept by BBVA for a period of six (6) months to improve processing of this application and prevent procedures being conducted twice in the event of new plans. After this period your personal data will be deleted if the transaction has not been executed.

DOES BBVA VIEW AND REPORT PERSONAL DETAILS TO THE CIRBE AND CREDIT-REPORTING AGENCIES?

BBVA may view any data about you in the Bank of Spain's Risk Information Centre (CIRBE). The CIRBE is a public service which manages a database of loans, credits, guarantees and risks between financial institutions and their customers. In addition, BBVA also reports the risks of transactions with its customers to the CIRBE together with their personal data and, where applicable, their status as an individual entrepreneur.

In addition you authorise BBVA to view the data appearing under your name in asset and credit reports in order to manage this application and analyse your financial solvency.

CAN BBVA PROCESS DATA FROM TERMINATED TRANSACTIONS TO MANAGE THIS APPLICATION?

For the purpose of properly managing this application, you authorise BBVA to use data from your bank transactions that have already been terminated, including those concerning payments for these transactions.

CAN BBVA CHECK MY ECONOMIC ACTIVITY AND EMPLOYMENT HISTORY?

For the purposes of this application BBVA may ask you to prove your employment history. As one of the ways of providing this proof you may give BBVA the online access code you receive from the General Treasury of the Social Security to access your employment history (single-use key); by doing this you authorise BBVA to view the information on your behalf for the sole purpose of confirming that the information supplied to BBVA is authentic.

BBVA will use the data it receives from the General Treasury of the Social Security solely for the purpose indicated above.

CAN BBVA CHECK MY PERSONAL INCOME TAX RETURN (IRPF)?

You authorise BBVA to enter on the Tax Agency website the secure verification code on the IRPF tax return copies you have provided if it needs to check that they match with the real ones.



WHAT ARE MY RIGHTS IN RELATION TO PERSONAL DATA PROCESSING?

- Check your personal data included in BBVA's files (right to view).
- Ask to amend your personal data (right to change).
- Ask for your personal details not be processed (right to object).
- Ask for your personal details to be removed (right to delete).

You can exercise these rights with BBVA (enclosing or attaching as applicable a document in proof of your identity) by:

- I. writing to the BBVA Group's Customer Service Department: Apartado de Correos 1598, 28080 Madrid;
- II. 2. emailing: servicioatencioncliente@grupobbva.com; or
- III. 3. submitting a written request in any BBVA branch.