

# Terms and Conditions for Processing Personal Data

## Who is responsible for the file?

Banco Bilbao Vizcaya Argentaria, S.A. ("BBVA"), with registered office at Plaza San Nicolás 4, 48005, Bilbao; is responsible for the file holding the personal data provided in this application.

## What is the purpose of processing the data?

BBVA will process the personal data for the purpose of handling this application.

## How long will BBVA process your personal details?

This application, the details provided in it, as well as any other documentation or details provided related to it, will be kept by BBVA, to facilitate the processing of this application and to avoid the duplication of administrative procedures in the event of new assessments, for a period of six (6) months. After this time, your personal details will be deleted if the operation is not finalized.

## Does BBVA consult and transfer personal data to the CIRBE and Solvency Files?

For the processing of this application and solvency analysis, you authorize BBVA to consult the data in your name in the Central Credit Register of the Bank of Spain (CIRBE). The Central Credit Register is a public database management service where loans, credits, bank endorsements and risks that financial institutions have with their customers are processed. Likewise, BBVA informs you that it also notifies the CIRBE of the risks of its operations with its customers, as well as their personal details and, if applicable, their condition of sole proprietor.

You also authorize BBVA to consult the details under your name in files relating to financial solvency and creditworthiness for the processing of this application and the analysis of your financial solvency.

## Can BBVA process details of canceled operations in order to handle this application?

For the purposes of correctly handling this application, you hereby authorize BBVA to use details of your bank operations which are already canceled, including those relating to the evolution of the payments of these operations.

## Can BBVA check my economic activity and work life?

As a result of this request, BBVA can demand that you accredit your work life. In the event that, among the means of available accreditation, you wish to provide to BBVA the online access code that you receive from the Social Security Treasury Office to access your work life (one-time use password), you will be authorizing BBVA, in your name and on your behalf, to consult that information with the sole purpose of verifying that the information provided to BBVA is genuine.

The data obtained from the Social Security Treasury Office will be used by BBVA exclusively for the aforementioned processes.

## Can BBVA check my Personal Income Tax (IRPF) return?

You authorize BBVA to enter in the website of the Spanish Tax Agency the secure verification code that appears in your copies of your Personal Income Tax return that you have provided us, in the event that it is necessary to check that they match the genuine copy.



#### What are my rights in connection to personal data processing?

- To consult the personal data that is included in the BBVA files (right of access).
- To request the amendment of your personal data (right of amendment).
- To request that your personal data is not processed (right of opposition).
- To request the deletion of your personal data (right of cancellation).

You may exercise these rights (attaching a copy of a document proving your identity) in the following ways:

**(i)** by sending a letter to the BBVA Group Customer Service: Apartado de Correos 1598, 28080 Madrid;

**(ii)** by sending an e-mail to: [servicioatencioncliente@grupobbva.com](mailto:servicioatencioncliente@grupobbva.com) or;

**(iii)** by presenting a written document at any BBVA bank branch.

You are responsible for the accuracy of the personal details you provide to BBVA and for keeping them duly updated.

If you provide personal details of third parties, you are informed that BBVA shall process these details for the handling of this application; you also guarantee that you have previously informed these account holders of the processing of their personal details and that you have their full consent in writing; the purpose is for BBVA to handle this financing operation.