



# 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 responsible for processing the personal data you submit in this application. Email address: [servicioatencioncliente@grupobbva.com](mailto:servicioatencioncliente@grupobbva.com).

## What does BBVA need to process my data for?

BBVA needs to process your personal data 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 don't complete the application process, we will process your data in order to contact you to help resolve any doubts or queries you may have about how to complete this process.

## 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 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.

Furthermore, in order to be able to process your application, BBVA will need to check the data that features in your name in financial solvency and credit files in order to manage your application and analyze your financial solvency.

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

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 do to verify the information you provide in this application?

You must provide evidence of your employment status and personal income tax statement in order 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 (single-use code) so we can perform a search in your name (only to verify your information).

### Verifying your personal income tax statement

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

## How long will BBVA keep my personal data?

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

- (i) 24 hours 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 communicated to another party?**

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

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

- Check the personal data included in BBVA files (right to access)
- Request a rectification of your personal data (right of rectification)
- Request that your personal data is not processed (right of opposition)
- Request for your personal data to be removed (right to remove data)
- Restrict the processing of your personal data to permitted situations only (restrict processing)
- Receive and send to another entity the personal data you have provided and data obtained due to your relationship with BBVA by electronic means (right to transfer)

You can exercise the aforementioned rights before BBVA (by attaching a copy of your ID document) using any of the following means:

- in writing to the BBVA Group Customer Services Department: P.O. Box 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 failed to process your personal data in accordance with the regulations, you can contact the BBVA Data Processing Officer at the following address **dpogrupobbva@bbva.com**

You can file a claim with the Spanish Data Protection Agency (**www.agpd.es**)

#### **Joint ownership and deferred signature**

If you are engaging a product remotely as a joint owner and are cited as the primary owner, you acknowledge that, for the sole purpose of managing your application, you have provided BBVA with the identity data of the other owners, or some of the same, who you say are interested in engaging the product/s associated with this document.

The other owners can agree to this application within a maximum period of five business days after you sign 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.