



NBG BANK MALTA

**STATEMENT REGARDING THE PROTECTION OF PERSONAL DATA**

NBG Bank Malta Limited (hereinafter referred to as “the Bank” or “NBGM”), recognizes the importance to be fully compliant with the applicable regulatory and legislative framework on banking secrecy and on data protection, in order to ensure an adequate level of protection to individuals when processing their personal data in the course of their relationship with the Bank.

The purpose of this statement is to provide you, the data subject, with relevant information regarding the processing of your personal data, in the context of NBGM’s operations and your overall relationship with NBGM, pursuant to the provisions of the Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, repealing the Directive 95/46/EC (the “GDPR”), the Data Protection Act (Chapter 586 of the Laws of Malta) and any subordinate legislation and regulation implementing the GDPR which may apply.

The information outlined in this document is relating to the following

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### ***I. WHO WE ARE - NBGM's DETAILS***

NBG Bank Malta Limited (C36003) is a credit institution licensed by the Malta Financial Services Authority with its registered office at Preluna Business Centre, 1st Floor, 120 Tower Road, Sliema, SLM 1605, Malta.

The Bank is a member of the National Bank of Greece Group, which is comprised of the National Bank of Greece and its affiliates, subsidiaries, associated entities and branches or offices (hereinafter referred to as the "Group").

Some members of the Group may have their own privacy statements, which may be different to this Statement. Therefore, you are requested to carefully read their respective notices even when provided through a link on our/their website.

### ***II. WHAT ARE THE GENERAL PRINCIPLES THAT THE BANK APPLIES WHEN PROCESSING YOUR PERSONAL DATA?***

In the context of conducting its business activities, the Bank ensures that the processing of your personal data is conducted in compliance with the following general principles:

- Your data has been collected in an ethical and lawful manner, with your consent where appropriate, for a specific, explicit and legitimate purpose, and is fairly and lawfully processed in line with the said purposes;
- The data which has been collected is relevant to the purpose for which it has been collected and is sufficient for, and not in excess of, what is required in the context of the purpose of the said processing activity;
- The data is reviewed and regularly updated in line with internal policies and procedures;
- The data are kept in a form that enables us to determine your identity for the length of time required in respect of the purposes of said processing;
- Adequate security measures are in place to protect your data against any potential data breach(es) or related risks such as, amongst others, loss/destruction, unauthorized access/disclosure, unlawful use;
- Before processing your personal data, you shall be duly informed and your consent shall be required, where applicable. Your consent can be withdrawn at any time, without affecting the lawfulness of processing based on consent before its withdrawal.

#### ***Your consent is not required if processing is necessary:***

- a) for the performance of a contract you have entered into with NBGM;
- b) in order to take steps regarding a request you submitted prior to the conclusion of the contract;
- c) for compliance with a legal obligation to which NBGM is subject;
- d) for the protection of your vital interests;
- e) for the performance of a task carried out in the public interest or in the exercise of official authority;
- f) for the purposes of the legitimate interests pursued by NBGM, except where such interests are overridden by the interests or fundamental rights and freedoms of the data subject which require protection of personal data.

### ***III. WHAT PERSONAL DATA CAN BE PROCESSED?***

NBGM collects, maintains and processes the personal data you disclose or have already disclosed as potential and/or existing customers and, in general, as persons carrying out businesses with NBGM in whatever capacity at all stages of your business relationship in the context of the products /services



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provided by the Bank or through it, as well as data arising from your bank account statements and/or from previous loans from the banking system. It is noted that the Bank processes only the personal data that are necessary for the purpose, at any given time, of such processing. In particular, NBGM may process the following personal data:

### ***Personal data that you provide to us, such as:***

- Identification and legalization data (full name, date and place of birth, ID or passport details);
- Demographic data (gender, nationality, family status), contact details (postal address, landline or mobile phone number, email address);
- Financial data (information concerning your salary and property status, tax residence);

Note that you are obliged to promptly inform the Bank of any change in the above data.

### ***Personal data collected by NBGM, such as:***

- In the context of due diligence, sanctions monitoring and anti-money laundering;
- In the context of monitoring and evaluating your creditworthiness, risk assessment and, in general, serving and supporting your contractual or business relationship with NBGM;
- In compliance with the applicable legislative and regulatory framework for the submission of data to the supervisory authorities;
- In the context of your correspondence and general communication with the Bank;
- Economic data from which an estimate of your investment and financial status and behaviour can be gathered;
- Cookies and associated technologies that enable access and use of specific pages and/or website pages for statistical reasons;
- Information supplied by supervisory, judicial and other public and independent authorities, related to criminal convictions, offences, enforcement of measures to protect the public interest, seizures, confiscations, commitments;
- Data that concern you and which are publicly accessible online or otherwise.

The personal data processed by NBGM can be held in physical and/or electronic form.

### ***With regard to the protection of minors:***

The Bank recognizes the obligation to protect the data of minors, as defined by the current legal framework. The data of minors are held by NBGM only if they have been provided by those having custody of said minors and only for the purpose of meeting the needs of the respective banking relationship for the benefit of the minors. Under no circumstances shall NBGM deal directly with minors, nor are the products and services it offers be intended for direct use by minors.

## ***IV. WHAT ARE THE PURPOSES OF SUCH DATA PROCESSING?***

NBGM may process your personal data, which is collected either at the beginning of the business relationship or at a later stage, for the following purposes:

### **A) In the context of the performance of a contract or before its execution, in particular:**

- i. To confirm the identity of the parties to the contract and verify your data;
- ii. To communicate with you, either during the pre-contractual stage, or in relation to matters relating to your business relationship with NBGM;



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- iii. To draw up, conclude and, in general, manage the contract and the fulfilment of the Bank's obligations towards you, and to service, manage, monitor and process your transactions and, in general, to effectively provide the requested product/ service;

### **B) As part of NBGM's compliance with the obligations established by the applicable legislative and regulatory framework, in particular:**

- i. To prevent money laundering and terrorism financing, and fraud against the Bank and/or its customers, and any other illegal action,
- ii. To evaluate your creditworthiness, where required for the ongoing conduct of our business relationship,
- iii. To assess compatibility and any other appraisal or categorization of the customer, as appropriate, when offering a financial instrument or service,
- iv. To document your request and its assessment by the Bank,
- v. To enable the Bank to comply in general with its obligations arising from the legislative and regulatory framework, as applicable (including the implementation of the current legislation tax legislation, as well as the provisions on the automatic exchange of information for tax purposes), as well as to comply with the decisions of supervisory or judicial authorities,
- vi. To disclose and transmit information to the competent supervisory, independent, police, judicial and public authorities, in general, as well as duly authorized third-party legal persons, whenever required in accordance with the applicable legislation.

### **C) In the context of NBGM's lawful and normal operations and the safeguarding of its rights and legal interests, in particular:**

- i. To develop and/or improve NBGM's products and services in respect of your preferences and general transaction activity;
- ii. To resolve any requests/complaints you may send to/ raise with NBGM;
- iii. To assess, manage and prevent risks in the context of NBGM's operations, including geographical location measures, to prevent and combat money laundering and terrorism financing;
- iv. To prevent crimes and identify and collect data on unlawful activities, for the physical security of individuals and property (including the video surveillance system);
- v. To transfer, assign (either directly or as collateral) and/or establish as security any or all liens, claims, guarantees, privileges, securities under any agreement between the customer and NBGM, towards any third party(ies),
- vi. To pursue any legal claims before judicial authorities or other bodies of out-of-court/alternative dispute resolution;
- vii. To assess and optimize security procedures and IT systems etc.

### **D) Having obtained your consent for the processing of your personal data for one or more purposes, such as:**

- i. To send you information about new products and/or services offered by NBGM, as well as other companies, which are marketed by the Bank and match your interests and preferences. In this case, you are hereby being informed that you are entitled to revoke your consent at any time, without this affecting the legality of any processing that may have taken place on the basis of the consent prior to its being revoked;
- ii. To better understand the way you use and interact with the content of our website, by using cookies;
- iii. To improve the services we provide via our website, so as to better meet your personal needs and choices;



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- iv. To improve and measure the effectiveness and impact of our advertising displayed on third-party websites;

**Note regarding automated decision making, including profile creation:**

The customer, as data subject under the GDPR, shall be entitled not to be subject to a decision which is based solely on automated processing of Personal Data, unless (i) the decision is necessary for the entering into or performance of a contract between the Data Subject and the Bank, (ii) the decision is authorized by law, (iii) the decision is based on the Data Subject's explicit consent.

### ***V. TO WHICH RECIPIENTS CAN YOUR DATA BE COMMUNICATED***

We may share your personal information with a select number of entities, where necessary and lawful to do so, including the:

- National Bank of Greece S.A. (for reporting and regulatory purposes);
- employees, entities of NBG Group, consultants, and associates (including their employees, officers, directors, service providers and sub-contractors);
- law enforcement agencies;
- courts of law, tribunals and other dispute resolution bodies;
- Office of the Information and Data Protection Commissioner (IDPC), local and abroad;
- other governmental or competent authorities (e.g. the Malta Financial Services Authority and the European Central Bank);
- local and international Financial Intelligence Agencies and other fraud and financial crime prevention agencies;
- Central Bank of Malta to update the Central Credit Register;
- NBGM's auditors, regulators and any other entity appointed by the regulator;
- authorised representatives (e.g. attorney, intermediary, curator, executor or nominee) or any other person authorised by you to receive your information;
- financial and legal advisors engaged by us;
- joint account or product holders or such similar applicant;
- correspondent banks, counterparties, payment service providers, and others that we need to share your information with to facilitate payments especially if transactions are effected via SEPA (Single Euro Payments Area), SWIFT (Society for Worldwide Interbank Financial Telecommunication) or other payment method;
- tax authorities, trade associations, credit reference agencies;
- Depositor Compensation Scheme;
- SEPA (Single Euro Payments Area);
- other financial institutions;
- entities that you make payments to and receive payments from;
- entity that guarantees the performance of your obligations to us or provides indemnity to us concerning these obligations;
- other entities that you, your authorised representative, or your joint account holder, ask us to share your information with;
- insurance companies;
- IT and telecommunication service providers, data processors, and printing companies.

NBGM will inform you about the sharing of your personal data with the aforesaid recipients, to the extent it is required at law to do so.



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NBGM may disclose your personal data to competent supervisory authorities, law enforcement, judicial and other public authorities, where required by the applicable legal and regulatory framework, on a regular or exceptional basis, upon formal request and only limited to the extent that it is required.

When NBGM entrusts the processing of personal data to third parties acting on behalf of NBGM, they are under the obligation to fully comply with NBGM's written instructions, in line with a written agreement.

### ***VI. WHAT PROVISIONS APPLY IN CASE OF TRANSMISSION OF YOUR PERSONAL DATA TO THIRD COUNTRIES (CROSS-BORDER TRANSMISSION)?***

In the context of its operations and in compliance with the provisions of the applicable regulatory framework, NBGM may send/receive personal data to and/or from other entities within NBG Group, in accordance with the provisions of European legislation on companies registered in member states within the European Economic Area (EEA) or in line with the local legal framework with regard to companies registered outside the EEA.

In instances where NBGM transfers your personal data outside the EU or the EEA, NBGM ensures that the organisation receiving the data provides the required level of protection in accordance with the principles of the GDPR. And also that NBGM has a legitimate reason to do so, such as when you provide your explicit consent to do so or when it is required by the applicable regulatory framework.

### ***VII. RETENTION PERIOD***

NBGM processes your personal data throughout the duration of your business relationship with the Bank and upon termination of this period, NBGM will continue processing your personal data in accordance with the applicable retention period as required at law, (up to five (5) years in accordance with the Prevention of Money Laundering and Funding of Terrorism Regulations (S.L. 373.01) or for a period of ten (10) or more years if we are bound to retain such information for legal, regulatory or technical reasons).

In accordance with the GDPR, Personal Data shall be kept for no longer than is necessary for the purposes for which it is being processed. The period for which the Personal Data is stored should be limited to a strict minimum and that time limits should be established by us for deletion of the records or for a periodic review.

NBGM pays special attention to how such data will be destroyed. For this purpose, it has established and implements a relevant procedure, which is applied after having ascertained that it is not necessary to keep such records in compliance with legal and regulatory requirements or for the protection of NBGM's interests, and is based on the guidelines issued by the IDPC, Malta on retention periods. NBGM ensures that the aforesaid process for destroying files containing personal data is also binding on third parties providing services in the name and on behalf of NBGM and any other persons with whom it cooperates in the context of outsourcing or other kind of agreements.

### ***IX. WHAT ARE YOUR RIGHTS REGARDING YOUR PERSONAL DATA?***

The GDPR provides you, under certain terms and conditions, with the following rights:

#### **Right to information**

NBGM must notify you of the processing to which your personal data are subjected, including what data NBGM processes, for what purpose, for how long NBGM keeps them, in a concise, intelligible and easily



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accessible form using clear and simple wording.

### **Right of Access**

You have the right to require NBGM to confirm whether or not personal data of yours are being processed, and, if so, you have the right to access such personal data.

### **Right to Rectification**

You have the right to require NBGM to rectify inaccurate or incomplete personal data of yours, and the right to have incomplete personal data completed.

### **Right to Erasure (“the right to be forgotten”)**

You have the right to require NBGM to erase personal data, which is possible if certain conditions are met.

### **Right to Restriction of Processing**

You have the right to require NBGM to restrict processing under certain conditions.

### **Right to Object**

You have the right to object, at any time, to processing of personal data concerning you. In this case, NBGM must stop processing your personal data unless it can provide compelling and legitimate grounds for such processing, which override your interests, rights and freedoms as a data subject, including its own right to establish, prosecute and defend its own legal claims.

### **Right to obtain human intervention in the context of a decision made by an automated process**

You have the right to ask NBGM not to allow you to be subject, where applicable, to a decision based solely on automated processing, including profiling, which produces legal consequences concerning you or affects you significantly in a similar way.

### **Right to Data Portability**

You have the right to ask NBGM to send you the personal data that you have provided in a structured, commonly-used and machine-readable format, or to ask NBGM to transmit these data to another provider.

### **Right to Withdraw Consent**

You have the right to, at any time, withdraw your consent for the processing of your personal data and consequently terminate any related processing activity. Any consents that were already provided to NBGM, shall continue to apply in full force and effect, to the extent permissible by applicable law.

### **Right to Lodge a Complaint**

You have the right to lodge a complaint with the data protection regulator in your country



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of residence or work, or to the Malta Information and Data Protection Commissioner's Office by visiting <https://idpc.org.mt>.

For any additional information regarding the processing of your personal data, you may wish to contact our Data Protection Officer at:

NBG Bank Malta Limited  
Preluna Business Centre, 1st Floor, 120 Tower Road, Sliema, SLM 1605, MALTA  
Tel: +356 2131 8969 | Direct: +356 2065 2171 | Fax: +356 2132 0991  
E-mail: [dpo@nbg.com.mt](mailto:dpo@nbg.com.mt) | Website: [www.nbg.com.mt](http://www.nbg.com.mt)

### ***X. WHAT OBLIGATIONS MUST NBGM OBSERVE WHEN PROCESSING YOUR PERSONAL DATA?***

#### **A. Ensure confidentiality and safety of processing;**

The processing of personal data shall be confidential and carried out exclusively by persons acting under the authority of NBGM. Such persons shall be chosen on the basis of strict criteria established by the Bank, which shall provide effective guarantees in respect of knowledge and personal integrity so as to safeguard such confidentiality.

Moreover, to protect personal data, appropriate procedures based on high-level security standards have been incorporated in the network, and controls are carried out on a regular basis to ensure strict implementation of the criteria established by the Bank for this purpose.

NBGM implements appropriate organizational and technical measures for data security and protection against any data breach, such as accidental or unlawful destruction, accidental loss, alteration, unauthorized disclosure or access as well as any other form of unlawful processing. Such measures must aim at ensuring a level of security appropriate to the risks presented by processing and the nature of the data subject to processing.

#### **B. IT Systems Security**

To ensure confidentiality of all data held in its IT systems, NBGM has established Policies and IT Security Manuals, to ensure:

- The protection of the data handled by the data and voice networks used by NBGM,
- The effective control of users' access to NBGM's IT systems and protection of the data handled by these systems,
- The identification and prevention, to the highest possible level, of any cases of breach of the security of NBGM's IT systems.

### ***XI. ENSURING PROTECTION AGAINST PHISHING***

To protect customers from phishing, i.e. malicious attempts by third parties to lure customers into providing personal electronic data, NBGM wishes to make it absolutely clear that, in accordance with its internal procedures, under no circumstances will it ever ask you, by whatever means (phone, e-mail or any other means of contact), to disclose your personal data (i.e. ID particulars, bank account numbers, etc.) or



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codes (user ID, password), and that if you ever receive any message requesting such information from you, you should delete it immediately and notify NBGM accordingly.

### ***XII. INSTALLATION OF CCTV FOR SECURITY REASONS***

To prevent theft of assets, avert criminal acts and protect customers and employees, NBGM has installed Closed Circuit Television (CCTV) systems in its premises, where necessary.

The installation and operation of such systems is in conformity with the provisions of the applicable regulatory framework, regarding, for example, the systems' technical specifications, informing customers accordingly, the length of time that CCTV data are held, and so on.

The recording and storing of personal data via NBGM's CCTV and door security systems is carried out in accordance with the applicable regulatory framework.

### ***XIII. RECORDING OF TELEPHONE CONVERSATIONS***

NBGM uses technical means for recording telephone conversations with customers in the context of serving transactions carried out by clients with specific Bank Divisions, when performing and providing relevant transaction activities in accordance with internal policies and procedures in force at any given time. In such cases, specific relevant notification is provided to the customers before recording any telephone call.

### ***XIV. WEBSITES & COOKIES***

If you make use of NBGM's website, kindly be informed that NBGM collects personal data of visitors/users of its website only when they voluntarily supply such data through the "contact us" forms (e.g., request for information about NBGM's products and/or services, feedback/comments by visitors/users) for the sole purpose of being contacted by NBGM.

NBGM may process part or all of the data provided by the visitors/users for the purpose of providing services that are available online as well as for statistical purposes and for improving the information and services provided.

The website may include links to other websites which are under the responsibility of third parties (natural or legal persons). Under no circumstances is NBGM responsible for the terms of protection and management of the personal data that these websites follow.

#### ***Cookies***

NBGM may collect data identification about visitors/users of its website by using relevant technologies such as cookies and/or Internet Protocol (IP) address tracking.

Cookies are small text files that are stored on the hard drive of each visitor/user and do not take knowledge of any document or file on someone's computer. They are used to facilitate the visitor's/user's access regarding the use of specific services and/or webpages for statistical purposes and for identifying useful or popular areas, and to assess the effectiveness of the webpage and improve the performance of the site. These data may also include the type of browser used by the visitor/user, the type of computer, its operating system, Internet service providers and other such information.



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In addition, our website's information system automatically collects information about the websites the visitor/user visits and about the links to third-party websites he may choose through pages of NBGM's website.

The visitor/user of the website can find out details about the categories of cookies used by the Bank's website through the relevant help screen. It should be noted that the cookies that are technically necessary in order to link to and navigate around the webpage or to be provided with a service cannot be deactivated. For the remaining categories of cookies, which are optional, visitors/users of the website must choose whether they wish to activate them and, if so, to provide relevant consent.

Should the visitor/user of the website does not enable the use of optional cookies, then, as the case may be, s/he may miss out on some additional information/functionality as such are stated on the settings page for the cookies.

### ***XV. UPDATE - AMENDMENTS TO THIS STATEMENT REGARDING THE PROTECTION OF PERSONAL DATA***

NBGM may update, supplement and/or amend this Statement regarding the protection of personal data in accordance with the applicable regulatory and legislative framework. In this case, the updated Statement will be posted on NBGM's website (<https://www.nbg.com.mt/>) and will also be available in NBGM's premises, upon request.