



# Privacy Statement for Customers

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## Introduction

As a (potential) client you share personal data with the Representative Office of Rabobank in Argentina (from now on "COÖPERATIEVE RABOBANK U.A."). This Statement provides information on how COÖPERATIEVE RABOBANK U.A. approaches processing your personal data. You must be secure in the knowledge that we do everything we can to protect your data. We comply with all the relevant laws and regulations, specifically the Personal Data Protection Act No 25.326, its regulatory Decree No 1558/2001 and all the complementary legislation. This is clarified through examples that make it easier to understand.

## What does processing of personal data mean?

### Personal data

Information that says something directly or indirectly about you is referred to as personal data. Examples include your name and address, and also information such as your income. Information relating to a sole trader, commercial partnership or professional partnership is also considered personal data. Information relating to a legal entity and information relating to a legal entity's contact person or representative does not count as personal data.

### Processing

Processing means anything that can be done with personal data. This includes the collection, storage, use, transfer and removal of data.

### 1. Whose personal data does COÖPERATIEVE RABOBANK U.A. process?

We process personal data if we have, want to have, or have had a business relationship with you, or if we have had contact with you and/or your representatives. The people whose personal data we process includes:

- people or legal entities who show an interest in COÖPERATIEVE RABOBANK U.A. or our products and services
- people or legal entities who are connected in another way with a business or organisation with which we have, want to have, or have had a business relationship (e.g. employees, executive directors or (ultimate) beneficial owners)
- security providers and guarantors

### 2. What does COÖPERATIEVE RABOBANK U.A. expect from businesses and organizations?

If your business or organization transfers any personal data concerning employees, executive directors or ultimate beneficial owners (UBOs) or concerning any other third parties to us, we expect your business or organization to inform them about this. We also collect personal data of employees or executive directors not being provided by your company or organization. You can give this Privacy Statement to them so that they can learn how we deal with their personal data.

### 3. Who is responsible for the processing of your personal data?

This Privacy Statement describes how we deal with personal data processing by the and the following divisions.

COÖPERATIEVE RABOBANK U.A main divisions in Argentina are:

- Loan Products Group ("LPG")
- Trade Commodity Finance ("TCF")
- Rural Banking

Personal data may be shared within COÖPERATIEVE RABOBANK U.A. and all companies that form part of our economic group to the extent that this is permitted by law. When sharing data within COÖPERATIEVE RABOBANK U.A. and all companies that form part of our economic group, we comply with the rules that we have agreed within COÖPERATIEVE RABOBANK U.A., the Rabobank Privacy Codes. These rules describe how the party or the parties, as the case may be, receiving the information deal with personal data.

#### 4. Which personal data do we process?

<i>Types of data</i>	<i>What kinds of data might be involved?</i>	<i>Examples of how COÖPERATIEVE RABOBANK U.A. uses the data</i>
Information that allows authorized representatives and attorney-in-fact to be identified directly or indirectly	Name, address, telephone number, UBOs, e-mail address, information provided in your identity document.	For identification purposes ("KYC"), to draw up an agreement or to contact you.
Information that allows an entity to be identified directly or indirectly	Bylaws, annual report, shareholder and/or Board of Director minutes.	For identification purposes ("KYC"), to draw up an agreement or to contact with such entities.
Payment transaction data	and When a payment is made, information about the person you paid or who paid you, when the payment took place and what the balance in your account is.	<ul style="list-style-type: none"> <li>• To execute a payment for you.</li> <li>• To be able to check whether the bank account number entered matches the name that is specified in a payment instruction.</li> <li>• Open sources e.g. media searches.</li> <li>• To pass your data on to the other bank (if you make use of the switching service).</li> <li>• For your security and ours. For example, if a payment is made in the Argentina and in another country at the same time, we may be able to take measures.</li> <li>• To identify payment arrears early.</li> </ul>

<b>Types of data</b>	<b>What kinds of data might be involved?</b>	<b>Examples of how COÖPERATIEVE RABOBANK U.A. uses the data</b>
<p>Recorded calls, conversations with COÖPERATIEVE RABOBANK U.A. employees, recordings of video chat and online chat sessions, video surveillance, record of e-mails and social media</p>	<ul style="list-style-type: none"> <li>• Conversations we have with you in person that we register.</li> <li>• E-mails you send to us and which we receive from you.</li> </ul>	<ul style="list-style-type: none"> <li>• We may use the recorded calls, e-mails and online chat and video conversations to combat fraud, to fulfil legal obligations, to monitor quality, to provide proof, to improve our services and to train, coach and assess our employees.</li> </ul>
<p>Data we share with other parties</p>	<ul style="list-style-type: none"> <li>• Financial information.</li> <li>• Information concerning advice.</li> <li>• Data we provide to other parties that we engage to help us provide services.</li> <li>• Data you have asked us to share with another party.</li> <li>• Data we have to share with our regulators.</li> </ul>	<ul style="list-style-type: none"> <li>• We may be required to provide specific data to the Central Bank of the Republic of Argentina and the Financial Information Unit ("<i>Unidad de Información Financiera</i>" in Spanish language).</li> <li>• Other parties (such as external consultants, notaries or appraisal agencies) that process data on our behalf because they are involved in the provision of our services.</li> <li>• You may also ask us to share specific data with a third party.</li> <li>• In the context of joint transaction monitoring, we can share data with other banks to combat fraud, money laundering and terrorist financing</li> </ul>
<p>Data we require to combat fraud, to ensure your security and ours, and to prevent money laundering and the financing of terrorism</p>	<ul style="list-style-type: none"> <li>• The data we keep in our internal and external referral registers, sanction lists, location information, transaction data, identity information, camera images, cookies and IP address.</li> </ul>	<ul style="list-style-type: none"> <li>• In order to comply with legal obligations and prevent you, the financial sector, COÖPERATIEVE RABOBANK U.A. or our employees from becoming the victims of fraud, we check whether you appear in our external or internal referral registers and we have to check whether your name appears in sanction lists.</li> <li>• We use location information and transaction data in order to monitor payments to prevent fraud, money laundering and terrorist financing.</li> <li>• We may use your IP address, device details and cookies to combat online fraud and botnets.</li> </ul>

## 5. How does COÖPERATIEVE RABOBANK U.A. receive your personal data?

We receive your personal data because you provide it to us yourself or because we have received it from someone on your behalf. Examples include data when you enter into an agreement with us, data you enter on our website so we can contact you, and data arising from the services we provide in areas such as payments.

We may also receive your data from:

- A. business units within COÖPERATIEVE RABOBANK U.A. for example:
  - o in the context of combating fraud, money laundering or terrorism
  - o internal administrative business processes
  - o to create and execute risk models
  - o to improve our services
  - o in the context of our duty of care.
- B. other financial institutions in the context of combatting fraud, money laundering or terrorism such as Financial Information Unit.
- C. public sources like newspapers, public registers, websites and open sources of social media.
- D. another party in case you have given your consent to share data with us.

## 6. For which purposes, and on what basis, does COÖPERATIEVE RABOBANK U.A. process personal data?

We can only provide you our best service when we know you well. For that we need your personal data and have to process it. We do this because we have to carry out an agreement with you but also because we are obliged by law to do so. We process your data for the in 6a-6g mentioned purposes and legal basis

### Consideration legitimate interest

We use the "legitimate interest" basis to process your personal data. Then we make a trade-off between the interests of COÖPERATIEVE RABOBANK U.A. and the violation of your privacy. Our interests are, for example, the following:

- We work in the development and improvement of product and services.
- We combat fraud to prevent us, but also the financial sector, to ensure your security and ours and to prevent damage.
- We need to improve our business processes, take measures in the context of company management and perform audits on our internal processes.
- We have an interest in ensuring that our customers are financially healthy. We therefore take measures to help you with this. We also try to timely signal that you may have payment problems.

We weigh our interests or the interests of third parties against your interests and your right to privacy. For example, we look at whether we cannot achieve the same goal in another way. And whether we really need all data. Do we want to use sensitive data? Or data from vulnerable people or children? Then your right to privacy will have been overridden earlier and it will be less likely for us to use your data based on a legitimate interest.

Sometimes it is not clear from the law or regulation on what legal basis we might process your data. Or the obligation is not in a law or the law does not apply directly to us.

#### **a. To enter into a business relationship and agreement with you**

We need to have your personal data if you want to become a client, or if you want to use a new product or service or contact us.

- For example, we perform research to assess whether we can accept you as a client. When you become a client, we establish your identity for almost all our products to comply with our legal obligations. As part of this, we may make a photocopy of your proof of identity.
- We use the photocopy of your proof of identity solely for identification and verification purposes.
- If you wish to become a client, or are already a client of ours, we will consult the incident registers and warning systems of COÖPERATIEVE RABOBANK U.A. (the internal referral register) and the financial sector (the external referral register)
- We also check that you are not on any national or international sanction lists. We assess whether the requested product or service is suitable for you. For example, we assess whether we can provide you with credit. When making this assessment, we also use data that we obtain from other parties or from publicly accessible sources.
- We perform analyses to assess whether we can provide you with credit or another product. In some cases, we have to do this, for example because we are required to do so under local or global applicable laws and regulations.

#### **b. To perform agreements and carry out instructions**

When you are a client of ours, we want to be of service to you. We execute the instructions we receive from you and perform the agreements we have concluded. This is what we have agreed with you. We process personal data for this purpose.

- If you make a payment through us, we transfer your data to another bank. The payee can also see and record your payment data. Both the person who issues the payment instruction and the beneficiary (payee) may enquire about specific data relating to the other party's account.
- When executing a payment instruction, we may use the IBAN-Name Check to ensure that the IBAN you entered in the online banking or mobile banking app corresponds with the name known to us. If it does not, we will bring this to your notice. You can then decide whether to continue with the payment instruction or adjust it.
- If you make use of the switching service, we will pass the amounts credited to your account on to your new bank. You receive an account statement containing a list of all transfers made. We can make use of third parties who ensure that the debits and credits are processed into the correct account.
- If you are a member of our cooperative, we process your personal data for this purpose. In addition, we sometimes record your preferences concerning matters such as meetings.
- We also provide you with information about the transactions in your bank account, or credit or financing, or, if you are at risk of falling behind on your payments, we will contact you to look for a solution.
- You may also ask us to divulge your personal data to a third party, in which case we will transfer your personal data to that party.

### **c. To ensure your security and integrity as well as the security and integrity of the bank and the financial sector**

We process your personal data to ensure your security and ours, and also security of the financial sector. We also do this for the purpose of preventing fraud, money laundering and the financing of terrorism.

#### **Customer Due Diligence**

Not only when we enter into a business relation with you but also during our business relation, we might check whether we can still accept you as our client. For example your transaction data on your account might be a reason for an additional check. Or the people you do business with.

#### **Incident registers and warning systems**

If you wish to become a client, or are already a client of ours, we will consult our incident registers and warning systems of COÖPERATIEVE RABOBANK U.A. (the internal referral register) and those of the financial sector (the external referral register and the register maintained by the mortgage fraud prevention foundation).

Not all bank employees consult these registers themselves. When a bank employee performs a check in the internal referral register or external referral register, the employee only sees whether an entry has been made in the register. Every financial institution has its own security department. If there is an entry in the register, the security department assesses whether the client may have a particular product or may use a particular service based on the information contained in the department's own records or the incident register.

In addition, public authorities send us lists of individuals, which we have to enter in our warning registers. These are individuals with whom financial institutions must not do business, or to whom the financial sector must pay extra attention.

We may consult the incident registers and warning systems, and we may also record your personal data in these registers. If we record information relating to you in these registers, we will notify you unless we are not allowed to do so, for example because the police ask us not to notify you in the interests of their investigation. If you do not agree to the recording of your personal data, you can object to this or ask that your data is corrected or erased.

#### **Publicly accessible sources**

We consult publicly accessible sources, such as public registers, newspapers and the internet and public profiles of your social media, in an effort to combat fraud and protect the bank.

#### **Fraud and money laundering**

We may perform analyses aimed at preventing fraud and money laundering and protecting you and the bank. For example, we may create a profile of your usual payment behaviour in order to reduce fraud or the misuse of debit cards and credit cards. If the observed behaviour differs from your usual payment behaviour or are there other (fraud) indicators, this may form grounds for suspending or blocking payments by fully automated means. If we have decided to do this, we will inform you as soon as possible.

We may make use of information that you did not supply to us in the context of combating fraud, such as information about the transactions in your account. We can also use the transaction data to - together with other banks - combat money laundering and terrorist financing. The regulator also requires that we do this.

To prevent fraud, we may use the IBAN-Name Check to ensure that the number you entered in the online banking or mobile banking app corresponds with the name known to us. If it does not, we will bring this to your notice. You can then decide whether to continue with the payment instruction or adjust it. We may also use the IBAN-Name Check for other parties in connection with preventing, detecting and combating the misuse of the payment system.

As part of efforts aimed at combating cybercrime and computer attacks such as botnets, we transfer information relating to you to parties that fight cybercrime. We will do this if we detect that your security or the security of the financial sector could be in danger. We will only do this if we have reached agreements with these parties concerning the careful use of your data.

#### **d. To help develop and improve products and services**

In order that we can be of service to you and can innovate, we develop and improve our products and services on an ongoing basis. We do this for ourselves, our clients and other parties.

- We sometimes combine data sources, such as information on the products you receive from us and the balance in your account. We conduct benchmarking for our corporate clients, which provides these clients with additional information on how they perform in comparison to other businesses. The results of this study relate to a group of clients, and never an individual client (this is known as aggregate data).
- Analysing personal data allows us to see how you use our products and services. We also use the results of analyses to categorise clients into group, for example based on age. With this we create customer and interest profiles. For example if you have a certain product with us. Then you can get tips on how to use the product. With a high balance on your checking account, you can get the tip to transfer your money to a savings account. In making these analyses we sometimes also use information that we have received from other parties, for example if we have received data from your trade information agencies with your permission or from public sources such as the newspaper or the internet. You always have the right to object to this data processing.
- We also carry out research in order to improve our products and services. For example, we may ask you to give your reaction to a product or to review a product. You are not required to cooperate in such studies.
- We sometimes use other parties to process your personal data for this purpose, for example in order to measure or ask you how we can improve our services. In that case, these other parties act on the instructions of COÖPERATIEVE RABOBANK U.A.

#### **e. To enter into and perform agreements with suppliers and other parties we work with**

If you have contact with us for work-related reasons, we may process your personal data, for example so that we can establish whether you are permitted to represent your business, or so that we can give you access to our offices. Where necessary, we may consult incident registers and warning systems before we enter into our agreement and also while the agreement is in effect in the context of screening.

#### **f. To comply with legal obligations**

##### [Legislation](#)

Under various national and international legislation and regulations, we have to collect and analyse a large amount of data relating to you and sometimes transfer such information to (non) European and other government authorities. We must comply with legislation in order to be able to offer you financial products and services. We also process personal data in order to fulfil our duty of care.

We also have to comply with legislation designed to combat fraud, crime and terrorism, such as Law 27.401 (criminal liability). For example, we are required to perform customer due diligence and to conduct further inquiries if you hold specific assets or if an unusual transaction takes place in your account. If we spot an unusual transaction, we must notify the competent law enforcement agency. Under this law, we have to establish who the ultimate beneficial owner (UBO) is of a business or organisation with which we have a business relationship. We can collaborate with other banks in this respect.

We may receive requests for data from the national data privacy authority, the Central Bank of the Republic of Argentina and the Financial Information Unit. If they do this, we are required by law to cooperate with the investigation and transfer data relating to you. We can also enter into partnerships with, for example, the police and the public prosecutor to combat (large-scale) fraud, money laundering and terrorist financing.

### Risk models

European rules require that we may use produce risk models if you apply for a loan or credit or if you have received a loan or credit from us. This is so that we are able in order to determine which risks COÖPERATIEVE RABOBANK U.A. is exposed to and the size of the buffer we need to maintain. We process your personal data for this purpose.

We also need to use these models before we offer you a credit. We also use these models when determining the price for business financing, to prevent situations in which you are unable to repay your financing, or are unable to repay it on time. We are required to do this by law. In this context, we may also use profiling and techniques for making decisions in a fully, or almost fully, automated manner.

These risk models also predict how likely it is that you will fall behind on your payments. We can use the information they provide to prevent or deal more quickly with any payment problems, for example in consultation with you. We will then process your personal data for this purpose. We will do this for various reasons. These include performing our agreement with you and because we are required to do this by law.

### Providing data to the government

Legislation and regulations may require that we transfer data (analysed or otherwise) relating to you to a government institution, a tax authority or a regulator within or outside Argentina. As we have to comply with legal obligations and treaties, we sometimes have to provide data relating to you to the Tax and Customs Administration or a foreign tax authority.

## **g. To carry out business processes and for the purpose of management reports and internal management**

### Know your customer

As a service provider, we believe it is important and necessary that we have a good picture of our clients. This includes knowing who you work with.

### Determining credit risk associated with loans and credit facilities

Lending involves credit risk. We have to determine what that risk is, so that we can calculate the buffer we need to maintain. In connection with this, we process data relating to your loans and credit facilities.

### Audits and investigations

We also use your data to perform our internal and external audits and investigations or a third party that we engage, for example in order to examine how well new rules have been introduced or to identify risks.

### Improving our own business processes

We also use data to analyse and improve our business processes so that we can help you more effectively or make our processes more efficient and to build management reports. We also have to validate the models we use. Where possible, we will pseudonymise your data first.

### **7. How long does COÖPERATIEVE RABOBANK U.A. keep your personal data?**

We do not keep your data for any longer than necessary to fulfil the purposes for which we collected the data or the purposes for which data are reused. We have adopted a data retention policy. A data retention policy specifies how long we keep data. Data are sometimes kept for longer, for example if the regulator asks us to keep specific data for longer in the context of risk models. In some cases, we use shorter retention periods.

In specific situations, we may also keep data for longer than we are required by the retention period fixed by us. We will do this if, for example, the judicial authorities request camera images, in which case we will keep the images for longer than 4 weeks, or if you have submitted a complaint, in which case the underlying data must be kept for longer.

### **8. Does COÖPERATIEVE RABOBANK U.A. also process special categories of personal data, information about criminal convictions and citizen service numbers?**

Special categories of personal data, information about criminal convictions and citizen service numbers as personal information revealing racial and ethnic origin, political views, religious beliefs, philosophical or moral stance, union affiliations, or any information referring to health or sexual life are sensitive data. Special categories of personal data include data concerning health, biometric data and data which reveal racial or ethnic origin.

We participate in incident registers and warning systems for the financial sector and may process information about criminal convictions in this context. The purpose of these incident registers and warning systems is to protect our interests and that of financial institutions and their clients, for example by detecting and recording cases of fraud.

We also process special categories of personal data when processing payments, for example if you make a payment at a pharmacist's or transfer money to a political party. Such data can be used to gather information about your health or your political inclinations.

If you give us consent to record special categories of personal data relating to you, or you have made this information public yourself, we will only process the information if this is necessary so that we can provide our services. If you have given us consent to record special categories of personal data, you may withdraw that consent at any time. To do this, contact your own COÖPERATIEVE RABOBANK U.A.

### **9. Which people have access to your data?**

Within COÖPERATIEVE RABOBANK U.A., your personal data can be accessed only by individuals who need to have access owing to their position. All of these people are bound by a duty of confidentiality.

#### **10. Do we use personal data for any other purposes?**

If we want to use information for any purpose other than the purpose for which it was obtained, we may do this as long as the two purposes are closely related.

If there is not a sufficiently strong connection between the purpose for which we obtained the data and the new purpose, we will ask you to give your consent if we still want to use this data. You can always withdraw your consent. You can contact your COÖPERATIEVE RABOBANK U.A. for this.

#### **11. Does COÖPERATIEVE RABOBANK U.A. transfer your personal data to other parties and to other countries outside Argentina?**

##### **a. Within COÖPERATIEVE RABOBANK U.A. or Rabobank Group**

Your personal data may be shared with other divisions of COÖPERATIEVE RABOBANK U.A. or of Rabobank Group, for example because you ask us to do this, or because you also purchase a product from a different division of COÖPERATIEVE RABOBANK U.A. or of Rabobank Group. Information that has been used to establish your identity may also be used by another division of COÖPERATIEVE RABOBANK U.A. or of Rabobank Group with which you want to do business, for example. We can also, for example, exchange your data to combat fraud, to prevent money laundering, risk management, internal administration, to improve services to you and in the context of the duty of care.

These divisions of COÖPERATIEVE RABOBANK U.A. or of Rabobank Group may also be located in countries that apply less stringent data protection rules. We share your data with divisions of COÖPERATIEVE RABOBANK U.A. or of Rabobank Group, in which Rabobank Group holds a majority interest, only if the divisions comply with Rabobank Group's rules, as set out in the Rabobank Privacy Code. The Rabobank Privacy Code describes the rules that all these divisions of Rabobank Group have to comply with. The Rabobank Privacy Code guarantees adequate protection of personal data.

##### **b. Outside COÖPERATIEVE RABOBANK U.A. or Rabobank Group**

Your data is also transferred to other parties outside COÖPERATIEVE RABOBANK U.A. or Rabobank Group if we are required to do this by law, because we have to perform an agreement with you or because we engage another service provider. We transfer your personal data to third parties if we are required to do so.

We also transfer data if this is necessary in order to perform our agreements with you. When a payment is made to another bank or via another bank within the European Union ("EU") or Argentina or outside Argentina, they may request your data because they are (legally) obliged to do so. In those cases we will, apart from the usual data we provide when a payment is made, transfer additional data such as your date of birth and your place of residency.

These third parties and other banks are subject to supervision by their local regulators. This could mean that your payment and transaction data are transferred to other parties in countries that do not enjoy the same level of personal data protection as the EU or Argentina. If your personal data are processed in a country with a different level of data protection, this may mean that your personal data are the subject of investigations by competent national authorities in the countries where the relevant information is held.

We also provide your data to other parties that we need to involve in the context of providing our services, such as notaries, appraisers, insurance companies or lawyers.

We sometimes engage other parties / business partners that process personal data on our instructions. Examples include printers that handle client mailshots for us and print names and addresses on envelopes, parties that perform market research on COÖPERATIEVE RABOBANK U.A.'s behalf, and parties that store

data for us. Or an IT supplier. Before such parties are engaged, we must first ensure they are sufficiently reliable. We may only engage parties if this is in keeping with the purpose for which we processed your personal data. Moreover, this other party can be engaged by us only if it reaches specific agreements with us, has demonstrably implemented appropriate security measures and guarantees that your personal data will remain confidential. Your personal data may also be shared with other parties that we engage in the course of our business or for the provision of our services.

If we transfer your data to other parties outside Argentina or the EU, we take additional measures to protect your data. In some countries outside Argentina or the EU the rules for protecting your data are different from those that apply within EU or Argentina. If we make use of a third party located outside the EU or Argentina, and if the data privacy authority of Argentina believes that the country in which this third party is located does not offer adequate protection in the area of personal data processing, we will only transfer your data if other, suitable guarantees are in place, such as the contractual arrangement approved by the data privacy authority of Argentina or the European Commission..

## **12. What rights do you concerning your personal data held by us?**

### **a. right to information**

This Privacy Statement describes what COÖPERATIEVE RABOBANK U.A. does with your data. In certain cases, we provide additional or different information. For example, if COÖPERATIEVE RABOBANK U.A. records your personal data in its incident registers, it will inform you about this separately (provided it is permitted to do so). We will also do this if there are other reasons for providing you with information in addition to the Privacy Statement. We may do that by means of a letter, by leaving a message in your secure inbox or in another way to be determined by us.

### **b. right of access to and to rectification of personal data**

You may ask us whether we process data relating to you, and if so, which data this concerns. In that case, we can provide you with access to the data processed by us that relates to you. If you believe your personal data has been processed incorrectly or incompletely, you may request that we change, supplement or update the data (rectification).

### **c. right to erasure ('right to be forgotten')**

You may request that we erase data concerning yourself that we have recorded, for example if you object to the processing of your personal data. We don't always have to do that. And sometimes we are not allowed to do this either. For example, if we still have to store your data due to legal obligations.

### **d. right to restriction of processing**

You may request that we temporarily restrict the personal data relating to you that we process. This means that we will temporarily process less personal data relating to you.

### **e. right to data portability**

You have the right to request that we supply you with data that you previously provided to COÖPERATIEVE RABOBANK U.A. in the context of a contract with us or with your consent, in a structured, machine-readable format, or that we transfer such data to another party. If you ask us to transfer data directly to another party, we can do this only if this is technically feasible. In some cases, you do not need to submit a request to obtain the data you provided to us. For example, you can view your transaction data using our online services.

### **f. right to object to processing**

If we process your data because we have a legitimate interest in doing so, for example if we make recordings of telephone calls but this is not required by law, you may object to this. In that case, we will reassess whether it is indeed the case that your data can no longer be used for that purpose. We will stop processing your data if your interest outweighs our interest. We will inform you of our decision, stating the reason.

#### **g. right to object to direct marketing**

You have the right to request that we stop using your data for direct marketing purposes. It may be the case that your objection only relates to being approached through a specific channel, for example if you no longer wish to be contacted by telephone but still want to receive our offerings per e-mail. We will then take steps to ensure you are no longer contacted through the relevant channel.

If you make a request as described above, we will respond no later than one month after we receive your request.

We may ask you to explain your request for access in more detail. For example, if you request access to recorded calls, we may ask you to provide search keys, such as the time the call was made and the number from which it was made. In very specific cases, we may extend this period in which we must respond to a maximum of three months. In that case, we will keep you informed about the progress made with your request.

If you make a request, we may ask you to provide proof of your identity. For example, if you submit a request to exercise your right of access or right to data portability, we would like to be certain that we provide your personal data to the right person. In that case, we will ask you to come to the bank so that you can make your identity known and we can verify your identity. In some cases, there may be doubts as to whether we can send you the data securely. If so, we may ask you to come to the bank to collect your data.

In certain cases, we may not be able to comply with your request, for example because this would violate the rights of others, would be against the law, or because we have weighed up the relevant interests and determined that the interests of COÖPERATIEVE RABOBANK U.A. or others in processing the data take precedence. In that case, we will inform you.

If we adjust your data or erase your data at your request, we will notify you of this and also inform the recipients of your data wherever possible. Additionally, it must be clarified that regarding your rights in relation to personal data, they are also subjected to the local regulation, operating systems and limitations that COÖPERATIEVE RABOBANK U.A. may have as a Representative Office in Argentina. Those requests may need to be raised to Head Office in order to process any given request .

#### **13. How do you make use of your rights?**

Have you made a request to us? Then we will answer this within one month after we have received the request and validated your identity. We can ask you to further specify your request for access.

We can ask you to come to the bank to identify yourself when you make a request with us. For example, when using the right to access and data portability. We want to make sure that we provide your information to the right person. For example, we will ask you to come to the bank to validate your identity. Sometimes we may be in doubt whether we can send the data to you safely. In these cases, we can also ask you to come to the bank to collect your data.

We may not comply with your request. For example, because the rights of others would be violated, or because this is not allowed. Or because we have made a trade-off in which the interests of Rabobank or others to process the data take precedence. In this case we will let you know. Do we change your data? Or do we delete your data

at your request? Then we will also let you know. And where possible, we also inform other recipients of your information about this.

**14. Do you have a complaint concerning the processing of your personal data?**

Do you have a general question about the processing of personal data, or do you have a complaint about this? Let us know what your question or complaint is and we will look for a solution together. Contact us via mailbox [fm.ar.ba.PrivacyRabobankArgentina@rabobank.com](mailto:fm.ar.ba.PrivacyRabobankArgentina@rabobank.com) to submit a complaint.

**15. For what purposes can I contact the Local Privacy Executive?**

Are you dissatisfied with the way in which your question or complaint has been handled by us? Then you can contact the Local Privacy Executive, who can be reached via the mailbox [fm.ar.ba.PrivacyRabobankArgentina@rabobank.com](mailto:fm.ar.ba.PrivacyRabobankArgentina@rabobank.com).

**16. Can we change this Privacy Statement?**

Yes, our Privacy Statement may change from time to time. This is possible if there are new data processes and these changes are important to you. We will of course keep you informed. You can always find the most current version of our Privacy Statement at <https://www.rabobank.com/en/locate-us/americas/argentina.html>.