

Minors' Personal Data Processing Policy

If you're reading this, it probably means some information about you has made its way to our bank. That's probably because you are or want to be our customer. But that's not the only time we might have some info about you. We may also use your data when we're working with your guardian, like your mum and dad, for example. That is why when we say "you", we mean them too.

To work with you or your guardian, we had to get to know you first. That's why you and your guardian have told us a few things - like your names, where you live and some other stuff. The information telling us something about you is called "personal data", because you're a person. We need it to give you access to things like your account (if you have one in our bank) or, to confirm that it's really you.

To make all of this work, we use your data in different ways. We call it personal data processing. The processing happens when we save your data, read it or send it to somebody else.

We decide why and how your data will be used. That's why we call ourselves the "personal data controller". As the controller of your personal data, we are also responsible for their safety.

The bolded terms are explained in the Glossary at the end of this document.

Who are we and how you can reach us

We're Santander Bank Polska S.A., and our main office is in Warsaw.

1. If you want to contact us:

- a. send us a letter to the following address: Santander Bank Polska S.A.
al. Jana Pawła II 17, 00-854 Warszawa,
- b. call us at 1 9999,
- c. send us an email at: kontakt@santander.pl,



If you want to contact us about data protection or your rights under **GDPR**, you can use any of these options.

2. At our bank, there is someone who knows the most about personal data and who makes sure that your data is used properly. This person is the "Data Protection Officer". You can always ask them a question, whenever something is unclear, if you're not sure what this document is about, or when you don't want us to process your data. If you don't know how to do that, you can always ask an adult to help you. To contact our Data Protection Officer, you can:

- a. complete a form on our website:
www.santander.pl/klient-indywidualny/kontakt/inspektor-ochrony-danych
- b. send a letter to the following address: Santander Bank Polska S.A., ul. Kolorowa 10, 60-198 Poznań; please add the following note: "Inspektor ochrony danych" ("Data Protection Officer"),
- c. send an email to: iod@santander.pl,

Why we use your data and what gives us the right to do it

1. We will process your data so we can bank with you. To do that, we usually need to sign an agreement, which we will then stick to. We need to have an agreement to open your account, and give you access to our app or internet banking. Sometimes we process your data also before we start banking with you. For example, when we need to assess your application form or contact you for additional information.
2. The law gives us certain responsibilities. And we can only meet some of them when we process your personal data. Sometimes the law asks us to check that you're not involved in anything suspicious.
3. We might also use your data when we're doing something important for us or for the entities we work with. We do this to keep you, other customers and ourselves safe. It also helps us decide how well we're working together - and how we can make it even better. We process your data to support you, answer your questions, and share commercial information that might be useful to you. For these reasons, we might get in touch with you - and you can always reach out to us too. Some of our actions are required by various authorities or institutions. We also want to work with you to care for the environment. Some of these actions may also require processing your data. We can also process data to protect our rights. We process your data to better manage the bank, which means we can use your data for creating analyses and statistics.
4. We can store your data when you or your guardian say it's okay (in some cases, we'll need your guardian's consent as well as yours). You give us consent for a specific reason - like if you're entering a competition or want to pay for things with your phone. And don't worry - you can take back your consent anytime.

Who might we share your data with?

1. Sometimes, we have to share your data with public authorities and government bodies like the Tax Office or the Ministry of Finance, because the law tells us to.
2. We might also share your data with companies we work with so you can use our services and do things like pay with your card. And sometimes, we pass it on to trusted partners who help us with certain tasks connected with how we run our business.
3. If you agree, we can share your data with other entities.

4. In some cases, we might also share it with entities that work close with us as part of **Santander Bank Polska Group** and **Erste Group**.
5. We may also pass your data to trusted partners who handle it on our behalf -like tech companies, legal or advisory services, postal and other support service providers.

What if your data is sent outside the European Economic Area (EEA)?

In some cases, we or our partners may process your data in other countries where the rules for data protection are different, like the USA. If that happens, we're extra careful. We check these partners very closely and make sure your data is given extra protection. We do all of this to make sure your information is as safe and protected as possible.

How long will we process and store your data?

1. We keep your data for when we work with you - for example, because we have an agreement with you - then until you end it.
2. If the law gives us certain duties, then we'll keep your data until those duties are done - and sometimes that means longer than the agreement itself.
3. If we're using your data because it's important for how our business works (this is called "legitimate interest"), we'll keep doing that until either: you tell us to stop, and we've confirmed we've stopped, or we no longer need your data for that interest.
4. When we process your data because you gave us consent, we'll keep doing so until you take that consent back.

Your rights and how you can use them

You can easily use your rights by completing this form:



www.santander.pl/rodo or

www.santander.pl/klient-indywidualny/kontakt/inspektor-ochrony-danych.

As the bank is allowed process your data:

1. you might want to know exactly what we've got and what we're doing with it. You can even ask us for a copy of your data,
2. you have the right to say no, if you don't want us to use your data for our legitimate interest or for marketing,
3. you may ask us to fix or fill anything that's missing, if something's changed or isn't right,
4. you may want us to delete your data. We'll do this if the law says we can,
5. you may want us to stop processing your data for which we have not received your consent before. Let us know that you are taking back your consent, and we'll stop straight away,

6. you can also ask us to limit how we process your data or to transfer the data to someone you choose,
7. you may want us to have a real person make a decision about something important to you. If that's the case, we'll make sure it's one of our team - not a computer - who handles it.



When we look into your application form, we may need a bit more information from you to verify your identity, just to make sure it's really you.

If you have any doubts whether we process your data correctly, you can contact the President of the Personal Data Protection Office [Prezes Urzędu Ochrony Danych Osobowych](#)

Do you have to give us your data?

No, you don't. But in some situations, we have an obligation to check who you are and to collect, record and verify your data. If you don't share your data with us, we might not be able to do things like sign an agreement or verify your identity.

Where do we get your data from and what kind of data is it?

We call them data sources.

1. Most of your data we process come directly from you or your guardian. They include for example:
 - a. identification data - to confirm that you are you: name, birth date, personal identification number (PESEL),
 - b. address details: where you live or where we should send you letters,
 - c. contact details: phone number, email address,
 - d. details of identity document and its copies,
 - e. information about your finances or transactions,
 - f. we may also process digital data about you, for example online identifiers or data about the device you use and its software,
 - g. in some cases, we may also process your sensitive data, like data related to your health,
 - h. as we record our communication with you, including phone calls, chats or videochats, we may also process your voice or image.
2. Some data may come, for example, from other banks and financial institutions. From these places we get things like: financial data or information related to bank fraud prevention.
3. Some of your data may be also taken from registers kept in our country. Some is generally available, and some (like the register of personal identification numbers (PESEL)), we have access to because we are a bank. With your consent, we may also receive information from other companies. This can include financial data or other details listed in those registers.

4. We get some of your data from other publicly available sources, including private entities that collect and share such information. From there we might get details about your finances, business activities and property.
5. We can capture some information about you by analyzing the data we already have about you. For example, we can work out: where you get your money from, how you use it, and how you use our products or services.
6. Some of your data may come from other sources, like other customers or persons not connected to us. This could include info about family or other relationships between you and the entity from which we have obtained this information. As well as information that some wrongdoing may have occurred in connection with our cooperation.
7. We collect the data of the people who represent you or act on your behalf from the same sources as your own data, as well as directly from you.

When do we use profiling and automated decisions

At our bank, computers assist employees in certain tasks and some things happen automatically as a result. These automated tools mainly help us to keep you and your money safe but also to protect our safety and help us to prevent crime. We sometimes use these solutions to improve our relationship with you, to adapt to you, and also to improve these automatic solutions so that they work even better.

In some cases, these systems are advanced enough to figure out certain things about you, and group you with other customers who are similar. Now and then, these tools (a bit like robots) can even take certain decisions on their own, which lets our staff focus on other things. But we only use this kind of automation when the law says it's okay. We can do this, for example, to control whether certain crimes have been linked to you, make sure you're not a victim of fraud, and to protect you and your money if we notice that something is not right.

When we start our cooperation, the law requires us to check if we're allowed to do so. At that point, we will place you in a specific risk group based on the information from you or your guardian. This process can also be done automatically.

If the decision about you is made automatically, you always have the right to ask for a real person to look into your case instead of a computer. You can disagree with our decision and tell us what you think. If you want to do that, just let us know. One way to do this is by making a complaint. Go to our website for more information about how to make a complaint: www.santander.pl/klient-indywidualny/kontakt/reklamacje



To learn more about the processing of your personal data in our bank, visit www.santander.pl/GDPR or send us your questions!

Glossary

terms	how we understand and define them
Erste Group	a universal banking group based in Austria. Get more information at https://www.erstegroup.com/en/about-us/corpgov > Documents > Details of the companies wholly or partly owned by Erste Group
Santander Bank Polska Group	Santander Bank Polska S.A. and its subsidiaries, including its future members. For the list of subsidiaries, please visit www.santander.pl/grupa-kapitalowa .
GDPR	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, and repealing Directive 95/46/EC.

Any questions?

-  Call us at 1 9999 or at +48 61 81 1 9999 if you are calling from abroad Calls are charged based on your phone services provider's rates.
-  Email us kontakt@santander.pl