INFORMATION REGARDING THE PROCESSING OF PERSONAL DATA IN THE CENTRAL CREDIT REGISTER (CCR) DATABASE

In its capacity as personal data controller, the **National Bank of Romania** processes the personal data indirectly received, in accordance with the legal regulations in force. The processing of personal data takes place in a secure manner and for the sole purposes described below, according to the provisions of Regulation (EU) 679/2016 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 (General Data Protection Regulation), hereinafter referred to as **GDPR**, as well as to the provisions of the national legislation in force.

The **National Bank of Romania** is constantly preoccupied with ensuring a high level of protection of personal data. In compliance with the right to be informed about the manner in which personal data are processed by the **National Bank of Romania**, please be advised of the following:

DEFINITIONS

*"**Personal data**"* means any information that relates to an identified or identifiable natural person ("data subject"). An identifiable natural person is one who can be identified, directly or indirectly, in particular by reference to an identifier such as a name, an identification number, location data, an online identifier or to one or more factors specific to the physical, physiological, genetic, mental, economic, cultural or social identity of that natural person. According to the legislation on personal data protection, in relation to the National Bank of Romania, you are the "data subject", meaning an identified or identifiable natural person.

"Processing" means any operation or set of operations which is performed on personal data or on sets of personal data, whether or not by automated means, such as collection, recording, organisation, structuring, storage, adaptation or alteration, retrieval, consultation, use, disclosure by transmission, dissemination or otherwise making available, alignment or combination, restriction, erasure or destruction.

LAWFULNESS OF PERSONAL DATA PROCESSING

The processing of personal datashall comply with Art6 para. (1) letter e) of the GDPR for the performance of a task carried out in the public interest or in the exercise of official authority according to Art. 24 of Law No. 312/2004 on the Statute of the National Bank of Romania, as well as based on the provisions of NBR Regulation No. 2/2012 on the organisation and functioning of the Central Credit Register operated by the National Bank of Romania, republished.

PURPOSE FOR PERSONAL DATA PROCESSING

The National Bank of Romania processes the personal data in the CCR database in order to identify the information necessary to perform its own analyses and for users' specific purposes, with a view to ensuring financial stability, in accordance with the provisions of the applicable legislation.

PERSONAL DATA PROCESSED AND THEIR SOURCE

The National Bank of Romania **collects indirectly data on natural persons: surname, name, personal identification number, residence county, employment status** reported by credit institutions, Romanian legal entities, Romanian branches of foreign credit institutions, non-bank financial institutions registered with the Special Register, Romanian branches of foreign financial institutions registered with the Special Register, as well as by payment institutions and electronic money institutions, Romanian legal entities, which carry out lending activities related to the payment services laid down in Art. 7 para. (1) let. d) and/or e) of Law No. 209/2019 regarding the payment services and for amending some normative acts, in their capacity as institutions reporting to the CCR.

PERSONAL DATA STORAGE PERIOD

Personal data transmitted indirectly to the National Bank of Romania are stored for no longer than is necessary for the purposes for which they were collected, in line with the legal provisions applicable in the field.

PERSONAL DATA TRANSFER

We do not transfer your personal data to EU/non-EU countries. If any changes occur, you will be notified accordingly.

ACCESS TO PERSONAL DATA AND RECIPIENTS OF THESE DATA

Personal data registered in the CCR database may be accessed only by the NBR staff whose activity requires their use. These data may be disclosed to persons outside the NBR where provided by law.

SECURING PERSONAL DATA

In processing personal data, the NBR uses technical and organisational measures in order to ensure appropriate security of the personal data, including protection against accidental or unlawful destruction and loss and against unauthorised or unlawful processing, disclosure of or access to them.

YOUR RIGHTS

Insofar as the conditions provided by the applicable legislation are fulfilled, the persons whose personal data are processed have the following rights:

- **the right of access (Article 15 of the GDPR)**
- **the right to rectification (Article 16 of the GDPR)**
- **the right to erasure ("right to be forgotten") (Article 17 of the GDPR)**
- **the right to restrict processing (Article 18 of the GDPR)**
- **the right to data portability (Article 20 of the GDPR)**
- **the right to object (Article 21 of the GDPR)**
- **the right not to be subject to a decision based solely on automated processing (Article 22 of the GDPR)**

- **the right to withdraw consent (Article 7 para. (3) of the GDPR).**

If you consider that your rights regarding the processing of personal data have been violated, you have the right to lodge a complaint with the National Supervisory Authority for Personal Data Processing as well as the right to refer the matter to a competent court.

HOW TO EXERCISE YOUR RIGHTS

In case you have any questions or doubts about the processing of your personal data or you wish to exercise your legal rights regarding the personal data in our possession, you may contact the NBR's data protection officer. The legal deadline for replying to these requests is 30 days, with the possibility of extension.

UPDATE

The present information may be subject to subsequent changes. All the updates and changes to this information will be effective from the date they are published on the National Bank of Romania's website.

CONTACT DETAILS OF THE DATA PROTECTION OFFICER

The data protection officer appointed by the National Bank of Romania can be contacted at the following e-mail address: datepersonale@bnro.ro and/or in writing at the correspondence address: *National Bank of Romania, 25 Lipscani Street, sector 3, postal code 030031, Bucharest*.