

Information on personal data processing

1. The Bank acts as the controller of the personal data of the Customer, the Customer's representatives and other persons acting on behalf of the Customer.
2. The Bank processes personal data of the Customer, the Customer's representatives and other persons acting on behalf of the Customer:
 - 1/ to conclude and execute an agreement / amending annex to an agreement, including to execute instructions and statements of intent or knowledge. This is necessary for their due execution,
 - 2/ for the purposes of the conducted activity, in particular in order to provide the Customer with marketing materials promoting the services and products of mBank and mBank Group subsidiaries (the list of the subsidiaries can be found at www.mbank.pl in the mBank Group tab), for statistical and analytical purposes, for the purposes of assessing and monitoring operational risk, for the purposes of creating, monitoring and changing internal approaches as well as methods and models pertaining to prudential requirements, including operational risk, for the purposes of handling complaints, asserting claims, preventing frauds and archiving,
 - 3/ to perform obligations arising from the applicable law (in particular AML, FATCA, CRS, MiFID).
3. The Bank processes personal data of the Customer, the Customer's representatives and other persons acting on behalf of the Customer for a period of 10 years after the termination of the last agreement between the Customer and the Bank (in order to fulfil its legal obligations or assert or defend its claims). After the lapse of the above period, the Bank will anonymise the data.
4. In order to:
 - 1/ conclude and execute an agreement / amending annex to an agreement, including to execute instructions and statements of intent or knowledge,
 - 2/ exercise the rights and obligations arising from the law,we transfer the personal data of the Customer, the Customer's representatives or other persons acting on behalf of the Customer to:
 - 1/ institutions which are legally authorised to process data as part of supervision of the Bank, such as the Polish Financial Supervision Authority (KNF),
 - 2/ payment intermediaries (e.g. Visa, MasterCard),
 - 3/ entities entrusted with the performance of services for us (e.g. courier or IT companies).
5. If the Customer, the Customer's representative or another person acting on behalf of the Customer defaults on the amounts due to the Bank under the Agreement, the Bank may transfer their personal data to external debt collectors.
6. The Customer, the Customer's representatives and other persons acting on behalf of the Customer:
 - 1/ have the right of access to their data and to rectification of their data, as well as the right to data portability; and
 - 2/ may request erasure of data or restriction of the processing or object to the processing.
7. The function of the Data Protection Officer is held by the Bank's employee who may be contacted at the following email address: inspektordanychosobowych@mbank.pl.
8. Detailed information concerning the principles and procedure for processing personal data by the Bank is specified in the GDPR package available at: www.mbank.pl/pdf/rodo/pakiet-rodo.pdf.
9. The President of the Personal Data Protection Office acts as the supervisory authority in terms of protection of personal data and the Customer, the Customer's representatives and other persons acting on behalf of the Customer have the right to lodge a complaint with the President of the Personal Data Protection Office.

