

APPENDIX 4

AGREEMENT OF CUSTOMER PERSONAL DATA PROCESSING BY THE BANK (IN ITS CAPACITY OF INTERMEDIARY OF FINANCIAL INVESTMENT SERVICES)

The natural persons who are account holders, authorised representatives on the account, representatives of juridical persons (jointly called hereafter „target persons”) explicitly authorise the Bank to process their personal data, on the basis of the provisions of Law no. 677/2001 on the protection of individuals with regard to the processing of personal data and to the free circulation of such data.

1. The Bank processes your personal data according to the provisions of Law no. 677/2001 on the protection of individuals with regard to the processing of personal data and to the free circulation of such data. The processing is recorded in the personal data register under no. **1788**.

The Bank will process your personal data only to the extent that this step is necessary to fulfil the below mentioned objectives, by respecting all legal measures of data security and confidentiality.

2. The objective of data processing may be: commercials, marketing and advertising, statistics, financial-banking services, credit reports, debt collection/recovery, insurance and reinsurance, fraud prevention, services of electronic communication, online services, marketing for the Pension Funds and centralisation of data.

3. The target persons are: customers or potential customers of the Bank, consumers or potential consumers, debtors, minors, contractors, members of their family, guarantors, and former customers.

4. Personal Data means any information about an identified or identifiable natural person, namely: last name and first name, last name and first name of the family members, sex, date and place of birth, citizenship, signature, data from the Registry of births, deaths and marriages, number of the pension file, phone number / fax, address of domicile / residence, e-mail, profession, work place, professional training – certificates and degrees, family status, economic and financial situation, information on the owned goods, bank data, photo, card no., date of expiry of the card, IBAN code, personal identification number, ID series and number, data on the state of health, information intended for the performance of activities allowed to credit institutions according to the Government Emergency Ordinance no. 99/2006 on the credit institutions and the capital adequacy.

You are obliged to offer these data, as they are needed to provide specific banking services. Your refusal makes impossible the provision of specific banking services.

5. Processing personal data means any operation or set of operations performed with respect to personal data through automatic or non automatic means, namely: collection, registration, organisation, stocking, adaptation, modification, extraction, consulting, use, transmission to third parties, combination, blocking, deletion, destruction, archiving.

6. The beneficiaries of the data may be: the target person, the legal representatives of the latter, authorised representatives of the Bank, other natural or juridical persons who process the data on behalf of the Bank, except for the authorised representatives (i.e. lawyers, consultants, accountants, auditors), the contractual partners of the Bank, the juridical persons from Groupe Société Générale of which the Bank is part, the judicial authority, the central public authorities, the local public authorities, including



the National Securities Commission (CNVM), the Bucharest Stock Exchange, the Sibiu Monetary-Financial and Commodities Exchange, the Romanian Clearing House, the Central Depository, the police, the providers of products and services, the banking companies, the credit bureaus, the debt collection / recovery agents, the insurance and reinsurance companies, the professional organisations, the organisations of market research.

For the international transfers made through SWIFT (Society for Worldwide Interbank Financial Telecommunication), your personal data mentioned in the transfer documents can be accessed by the American authorities (US Treasury Dept.), with a view to applying the national legislation on the prevention of money laundering / fight against terrorism.

7. The estimated date for closing the processing operations. The subsequent destination of the data:

With a view to fulfilling the above mentioned objectives, the Bank will process your personal data over the entire period of operation of the Bank and until you express your right to opposition.

Subsequently to the closing of personal data processing for the purposes for which they have been collected, if you do not express your right to opposition according to law, these data will be archived by the Bank over the time period provided by the legislation in force (especially the legislation on the National Archives) or they will be destroyed.

8. Data transfers abroad. Conditions of transfer:

The data transfers may be made within and outside the country/EU and the European Economic Space, under the conditions that the destination state ensures a proper level of protection, with a view to executing a contract signed by the target person or to signing a contract or to executing a signed contract or a contract that will be signed, in the interest of the target person, between an operator and third parties.

9. Your rights according to the provisions of Law no. 677/2001 are the following: the right to access the data, the right to modify the data, the right to opposition and the right to take legal action.

Should you not agree to the processing of your personal data for marketing objectives or to the transfer of data to third parties, you have the right to express your refusal by a dated and signed written letter to the attention of the director of the agency with which you have opened your account and which you will transmit, either personally or by registered mail with acknowledgement of receipt, to the respective agency.

Signature
Target Natural Person,