

INFORMATION NOTICE ON THE PROCESSING AND PROTECTION OF CUSTOMERS' PERSONAL DATA

UniCredit Factoring S.p.A. renders this information regarding the processing of personal data (directly provided by you to the Bank and/or obtained from third parties) in accordance with the European Regulation on the protection of personal data no. 679/2016 ("EU Regulation 679/2016"). In relation to any personal data of third parties connected to you (e.g. beneficial owners, legal representatives, proxies, etc.) of which UniCredit Factoring may become aware in the context of the relationship with you, this information notice, which can also be found online on the website www.unicreditfactoring.it in the section "Privacy", must be provided by you to such third parties, in order to make them aware of the purposes and methods of processing of their personal data.

1. **DATA CONTROLLER AND DATA PROTECTION OFFICER**

The **Data Controller** is UniCredit Factoring S.p.A., with registered office in Milan, Via Livio Cambi n.5, 20151.



You can contact the **Data Protection Officer** at: UniCredit SpA, Data Protection Office, Piazza Gae Aulenti n. 1, Tower B, 20154 Milan, E-mail: Group.DPO@unicredit.eu, PEC: Group.DPO@pec.unicredit.eu

2. **PURPOSE AND LEGAL BASIS OF PROCESSING**

UniCredit Factoring processes your personal data for the following purposes:

- A. Need to **perform a contract** of which you are a part or to perform pre-contractual activities at your request, including, for example, third party products and/or services promoted and/or placed by UniCredit Factoring as an intermediary, it being understood that for these products and/or services the Autonomous Data Controller of the relative personal data is also the company supplying the product and/or service itself. These needs represent the legal basis that legitimizes the consequent processing. The provision of the data necessary for these purposes represents, depending on the case, a contractual obligation or a necessary requirement for the conclusion of the contract without them, UniCredit Factoring may be unable to establish the relationship or to execute it.
- B. Necessity to **fulfill legal obligations** (e.g. obligations provided for by anti-money laundering the, anti-corruption and anti-terrorism regulations, fiscal matters, provisions issued by Authorities or the Judiciary, prevention of over-indebtedness, etc.). This need represents the legal basis that legitimizes the consequent processing. The provision of the data necessary for these purposes represents a legal obligation; without them, UniCredit Factoring would be unable to establish and manage relationships and may be obliged to make reports.
- C. Promotion and sale of products and services of UniCredit Factoring, of the other companies of the UniCredit Group or of third parties, including the performance of market research (so-called **direct marketing**). The legal basis that legitimizes the consequent processing is your consent, which you are free to give or not and that you can, however, withdraw at any time. The provision of data necessary for these purposes is not mandatory and the refusal to provide them does not determine any negative consequences, except the inability to receive commercial communications.
- D. Promotion and sale of "dedicated" of UniCredit Factoring, Group companies or third party companies, specifically identified through the processing and analysis, also through the use of automated techniques or systems (e.g. **big data**), of information relating to preferences, habits, consumer choices, aimed at dividing the data subjects into homogeneous groups for specific behaviors or characteristics (**customer profiling**) implemented also through the enrichment of data with information acquired from third parties (**enrichment**). UniCredit Factoring may carry out the profiling activities described above also through the analysis and enrichment of data relating to your preferences and online browsing habits and relating to the methods of interaction with UniCredit Factoring websites and applications. Further information on the processing activities carried out will always be made available on the website or

UniCredit Factoring S.p.A.

Via Livio Cambi, 5
20151 Milano MI
Tel 02 88621
Fax 02 89457036

info.unicreditfactoring@unicreditgroup.eu
www.unicreditfactoring.it

Sede Legale e Direzione Generale:
Milano, Via Livio Cambi, 5

Capitale Sociale € 414.34 8.000,00 interamente versato – Iscrizione al Registro delle imprese di Milano, Codice Fiscale e P. IVA n° 01462680156 – R.E.A n° 840973 – Società con socio unico. Società appartenente al Gruppo Bancario UniCredit, iscritta all'Albo dei Gruppi Bancari cod. 2008.1 – iscritta all'Albo degli Intermediari Finanziari ex art.106 TUB al n.42 – Imposta di bollo, ove dovuta, assolta in modo virtuale – Autorizzazione Intendenza di Finanza di Milano, n. 9151 rilasciata il 5.12.1978

UniCredit Factoring application concerned. The legal basis that legitimizes the resulting processing is your consent, that you are free to give or not and that you can, however, withdraw at any time. The provision of data necessary for these purposes is not mandatory and the refusal to provide them does not involve any negative consequences, except for the impossibility of receive dedicated commercial communications.

3. PROCESSING OF PERSONAL DATA ON THE LEGAL BASIS OF LEGITIMATE INTEREST

UniCredit also processes your personal data on the basis of **legitimate interest** for the following purposes:

- 1) to carry out activities functional to and closely related to any **securitization transactions, credit assignments and/or corporate transactions** (such as mergers and/or acquisitions);
- 2) to carry out analysis for the identification, evaluation, assumption and management of credit risk, including **the execution of preliminary and subsequent checks** on the promotion and/or subscription of services and products offered or brokered by UniCredit Factoring and to **assert and defend their rights**, even within credit recovery procedures, to the extent that such analyses are not already included in the previous purposes of processing;
- 3) monitoring sources of information disclosure in order to protect the fiduciary relationship existing between UniCredit Factoring and its customers and other subjects to which UniCredit Factoring is contractually bound (reputational risk management);
- 4) carry out control activities aimed at **preventing and/or repressing fraudulent and/or harmful actions**, including those of an IT nature, and to manage its **IT systems**, including infrastructures and websites to ensure business continuity (so-called *business continuity*) and, at the same time, to guarantee **IT security** and to carry out tests, updates and other development and maintenance activities, also through aggregate statistics and analysis of non-identifiable data, aimed at optimizing UniCredit Factoring products and/or services, including its IT systems, applications and related functions, using the minimum amount of personal data, only if necessary, to guarantee the reliability and correctness of these activities, and providing for the erasure and/or anonymization of the results, unless there is another legal basis to retain them.

The processing of personal data based on legitimate interest is not mandatory and you may object to such processing at any time, for reasons related to your particular situation, in the manner indicated in paragraph 11 below and, unless there are compelling legitimate reasons and/or the exercise and/or defense of a right of UniCredit Factoring or third parties, UniCredit Factoring will refrain from further processing of the data.

4. CATEGORIES OF PERSONAL DATA PROCESSED

UniCredit Factoring processes personal data collected directly from you, or from third parties, which include, by way of example, **anagraphic data** (e.g. name, surname, address, date and place of birth), **information on the financial situation** (e.g. financial situation, credit information relating to credit requests/reports), **image data** (e.g. photo on identity card) and **voice recordings** (e.g. recordings of telephone orders) and other data related to the above categories.

5. RECIPIENTS OR CATEGORIES OF RECIPIENTS OF PERSONAL DATA

The data can be communicated:

- i) to those subjects (e.g. administrative, judicial, supervisory and control authorities) to whom such communication must be made in compliance with an obligation provided for by law, by a regulation or by EU legislation;
- ii) financial intermediaries belonging to the UniCredit Group, on the basis of the provisions of anti-money laundering legislation (see Article 39, paragraph 3, of Legislative Decree No. 231/2007), which provides for the possibility of communicating personal data relating to reports considered suspicious between financial intermediaries belonging to the same Group;

- iii) insurance companies, other banks, financial institutions and/or issuing bodies whose products and/or services are promoted and/or placed by UniCredit Factoring;
- iv) third parties, suppliers of products and/or services, whether or not part of the UniCredit Group.

These recipients, depending on the cases, process personal data as **Autonomous Data Controller** or **Data Processor**. The categories of Autonomous Data Controller and the list of Data Processor to whom the data may be communicated can be consulted below: www.unicreditfactoring.it

Your data may also be disclosed to **persons authorized to process personal data**, in relation to the data necessary to perform the tasks assigned to them, natural persons belonging to the following categories: workers employed by the Bank or seconded to it, temporary workers, interns, consultants and employees of external companies appointed as data processors.

6. TRANSFER OF DATA TO THIRD COUNTRIES

UniCredit Factoring informs that personal data may be transferred also to the countries not belonging to the European Union or the European Economic Area (so called Third Countries) recognized by the European Commission as having an adequate level of protection of personal data or, otherwise, only if an adequate level of protection of personal data compared to that of the European Union is contractually guaranteed by all UniCredit suppliers located in the Third Country (e.g. through the signing of standard contractual clauses provided by the European Commission) and that the exercise of the rights of the data subject is always ensured. Further information can be requested by writing to Group.DPO@unicredit.eu.

7. INFORMATION ON THE PROTECTION OF PERSONAL DATA AS PART OF THE ACTIVITY OF TRANSFERRING FUNDS CARRIED OUT BY S.W.I.F.T.

In order to carry out international financial operations (e.g. a transfer abroad) and some specific operations at national level (e.g. transfers in foreign currency and/or with a non-resident counterpart) requested by customers, it is necessary to use an international messaging service managed by S.W.I.F.T. The service is managed by S.W.I.F.T. (Society for Worldwide Interbank Financial Telecommunication), with registered office in Belgium (www.swift.com - for the information on data protection).

8. AUTOMATED PERSONAL DATA PROCESSING TECHNIQUES OR SYSTEMS

UniCredit Factoring employs automated techniques or systems, in some cases fully automated, in order to carry out fraud analysis, illicit behavior and identity verification using personal data directly communicated by you or through the modalities of interaction with UniCredit Factoring IT systems.

UniCredit Factoring also uses, for the purpose of assessing your reliability in making payments, certain data concerning you, provided by you or obtained by consulting certain databases also through the use of automated techniques or systems, in some cases fully automated, for the **assessment of creditworthiness (credit scoring)** ensuring compliance with the following principles:

- a) automated credit scoring techniques or systems are used only for the purpose of processing a credit application or managing established credit relationships;
- b) the statistical analysis models or factors, as well as the algorithms for calculating the ratings, indicators or scores, are checked periodically at least once a year and updated in accordance with the results of such checks
- c) when the credit application is not granted, UniCredit Factoring informs the data subject whether, in order to process the credit application, it has consulted data relating to negative judgements, indicators or scores obtained through the use of automated *credit scoring* techniques or systems and, at his request, an explanation of the logic behind the operation of the systems used and the main types of factors taken into account in the processing.

Except in cases where the use of automated techniques or systems is based on a legal provision, your right to obtain a review of the fully automated decision through human intervention, to express your opinion and to contest the decision in the manner set out in paragraph 11 below remains unaffected. In order to obtain further

clarifications on the operating logic of the automated decision-making processes used and the main types of factors taken into account in the processing, you may contact UniCredit Factoring as specified in paragraph 11.

9. RIGHTS OF THE DATA SUBJECTS

EU Regulation 679/2016") grants individuals, sole proprietorships and/or freelancers ("Data Subjects") specific rights, including the right to know what personal data is held by UniCredit Factoring and how it is used (Right of Access), to obtain the updating, rectification or, if interested, integration of such data, as well as their erasure, transformation into anonymous form or limitation.

Each Data subjects may ask to receive or request the transfer of personal data relating to him held by the UniCredit Factoring, according to the procedures indicated in the "Privacy" section of the website www.unicreditfactoring.it, for further personal use or to provide them to another data controller (**Right to portability**). In particular, the data that may be subject to portability are **anagraphic data** (e.g. name, surname, title, date of birth, sex, place of birth, residence, etc.), as well as **a set of data generated by the transactional activity** of the last two (2) years, which the UniCredit Factoring has defined for each **macro-category of products/services** (e.g. existing or terminated relationships, movements, balances, transactions).

Data subjects and legal persons entities, and associations may at any time withdraw, where granted, their consent to data processing:

- ✓ for purposes of sending commercial and advertising material, direct sales or market research (i.e. direct marketing);
- ✓ for profiling and enrichment for marketing purposes.

UniCredit Factoring points out that the revocation will only take effective only for the future.

10. PERIOD OF DATA STORAGE AND RIGHT TO ERASURE (i.e. RIGHT TO BE FORGOTTEN)

UniCredit Factoring treats and keeps your personal data for the entire duration of the contractual relationship, for the execution of the inherent and consequent fulfilments, for the observance of the applicable legal and regulatory obligations, as well as for its own or third party defensive purposes and until the expiry of the applicable legal prescription period, starting from the date of the closing of the relationship.

At the end of the applicable retention period, personal data relating to **Data Subjects** will be **deleted** or **stored in a form that does not permit identification of the Data Subject** (e.g. irreversible anonymization), unless their further processing is necessary for one or more of the following purposes:

- i) resolution of **pre-litigation and/or litigation initiated** before the expiry of the retention period;
- ii) to follow up **investigations/inspections** by internal control functions and/or external authorities initiated before the expiration of the retention period;
- iii) to follow up requests from **Italian and/or foreign public authorities** received/notified to UniCredit Factoring before the expiry of the retention period.

11. MERHODS OF EXERCISING RIGHTS

In order to exercise the rights set forth in paragraph 8 and 9, each data subjects may apply to: UniCredit Factoring S.p.A., Legal, Via Livio Cambi, 5 – 20151 Milano o via fax al n. +39 02/89457022 e-mail address: reclami.ucf@pec.unicredit.eu.

The deadline for the reply is **one (1) month**, which may be extended by **two (2) months** in particularly complex cases; in these cases, UniCredit Factoring will provide at least one interim communication within **one (1) month**.

The exercise of the rights is, in principle, free of charge; UniCredit Factoring reserves the right to charge a fee in the event of manifestly unfounded or excessive requests (including repetitive ones).

UniCredit Factoring has the right to request information necessary for the identification of the applicant.

12.  **COMPLAINT OR REPORTING TO THE SUPERVISORY AUTHORITY FOR THE PROTECTION OF PERSONAL DATA**

UniCredit Factoring informs you that you have the right to file a complaint or a report to the Personal Data Protection Authority or alternatively to appeal to the Judicial Authority. The contacts of the Personal Data Protection Authority are available on the website.

CONSENT FORM FOR THE PROCESSING OF PERSONAL DATA

(*) Surname Name/Company _____
(*) C.F./P.IVA _____
NDG _____

(*) mandatory compilation if the subject was not already registered with the assignment of NDG.

Respectable UniCredit Factoring S.p.A.

Date _____

With regard to the processing of data for the **promotion and sale of products and services of UniCredit Factoring S.p.A. , UniCredit Group or third party companies (i.e. Direct Marketing)**, according to the specified methods indicated in Section 2, letter c), of Privacy information notice previously supplied:

AUTHORIZE **DON'T AUTHORIZE**
a) the processing of data by sending SMS (Short message service), MMS (Multimedia messaging service), and other messages sent via messaging applications associated with the mobile number (e.g. Whatsapp)

AUTHORIZE **DON'T AUTHORIZE**
b) the processing of data by sending an e-mail to the e-mail address, as well as messages sent by using paper mail.

AUTHORIZE **DON'T AUTHORIZE**
c) to the processing of data by sending messages using multimedia communication systems (e.g Internet Bank), digital communication systems and/or other electronic communication systems.

AUTHORIZE **DON'T AUTHORIZE**
d) to the processing of data through call systems with and without the operator's intervention.

With reference to the processing of data for **the promotion/sale of products and services (including third parties) identified by profiling and enrichment**, according to the methods indicated in the Section 2, letter d), of the Privacy Information notice previously supplied, and it being understood that they will be used only the communication channels referred to in letters a) to d) above for which consent was given:

AUTHORIZE **DON'T AUTHORIZE**
to the processing of data for the promotion and sale of dedicated products and services of UniCredit Factoring S.p.A., of the UniCredit Group or of third-party companies, specifically identified through the processing and analysis of information related to preferences, habits, consumption choices, aimed to divide the data subjects into "profiles", or in homogeneous groups for specific behaviors or characteristics (i.e. **customers' profiling**), also implemented through the enrichment of data with information obtained from **third parties (i.e. enrichment)**.

Signature _____

Signature taken by

Signature Operator and branch