

DATA PROTECTION NOTICE

Your Information

The details provided in your application, together with any other information that is furnished to us in connection with this application or your account ("Information"), will be retained and processed by KBC Bank Ireland plc and its subsidiary companies ("we"/"us") for the following purposes:-

- processing and assessing the application(s);
- administrating your account;
- verifying the Information and otherwise meeting our legal and compliance obligations (which include those relating to the prevention of money laundering, financing of terrorism and fraud);
- quality control and group reporting and management; and
- if you have consented, for marketing purposes.

Disclosures

We may disclose Information in the following circumstances:

- to other companies within the KBC Bank Ireland Group;
- to our agents, advisers, service providers and contractors for the above purposes;
- to other persons connected with your account (e.g. company directors, partners etc) and to your financial advisers or other intermediaries;
- in the context of a sale of our business; or
- where we are required by any regulatory body, law enforcement agency, court or other legal process.

Electronic Communications and Phone Calls

Your Information will be processed, recorded and retained by us in electronic form. You agree that KBC Bank may communicate with you electronically in relation to your accounts, and that it may rely on such electronic communications, records, originals and documents in any dealing with you. We may monitor and record telephone calls made to and from us for fraud and crime prevention, to assist in improving customer services, to evidence instructions or to prevent or resolve disputes.

Sensitive Data Consent

Sensitive personal data (such as health or criminal conviction data) will be obtained and processed only where necessary to process your application or account (e.g. life assurance). By conducting the first transaction on your KBC account, you are explicitly consenting to the use, retention and reproduction of sensitive personal data for such purposes and you acknowledge that if you do not permit such processing, it will not be possible to provide you with certain services or products.

Right of Access

You have the right to receive a copy of all personal data (within the meaning of the Data Protection Acts 1988 and 2003) relating to you which is held by us following a written request (for which a small fee will be charged) and to have any inaccuracies in your personal data corrected. You may be required to provide us with sufficient information to verify your identity and locate your data.

By conducting the first transaction on your KBC account you confirm that you consent to the use of the Information in the manner described and, if applicable, that you have obtained the consent of all other persons identified in the form or associated with the application or subsequent loan account.