

**NOTIFICATION REGARDING THE PROCESSING OF PERSONAL DATA
IN THE CONTEXT OF THE MERGER OF CREDIT AGRICOLE BANK ROMANIA S.A.
WITH VISTA BANK (ROMANIA) S.A. – INDIVIDUALS / SELF-EMPLOYED PERSONS**

Having regard to the provisions of Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of individuals with regard to the processing of personal data and on the free movement of such data and repealing Directive 95/46 / EC, and of Law 190/2018 on measures to implement Regulation (EU) 2016/679, the data subjects listed below understand that the entities Credit Agricole Bank Romania S.A. and Vista Bank (Romania) S.A. (as associated operators, hereinafter referred to as "the Banks") process their personal data, the manner and purpose for which they are used, the conditions under which the Banks may disclose them to others and how they are securely stored.

1. Associated operators of personal data

Credit Agricole Bank Romania S.A. (hereinafter referred to as CABR), a Romanian banking company, headquartered in Bucharest, Str. Berzei no.19, Sector 1, registered at O.R.C.T.B. under no. J40 / 3797/1996, Unique Registration Code no. 8490099, registered in the NBR Bank Register under number RB-PJR-40-033 / 1999

and

Vista Bank (Romania) S.A. (hereinafter referred to as VBR), a Romanian banking company, having its registered office in Bucharest, str. Emanoil Porumbaru no. 90-92, Sector 1, registered at O.R.C.T.B. under no. J40 / 4436/1998, Unique Registration Code RO 10556861, registered in the NBR Bank Register under number RB-PJR-40-044 / 1999.

2. Data protection officer / contact details

If there are any questions regarding the personal data protection issues, you can contact the Data Protection Officers within the two Banks, as follows:

The Data Protection Officer of Credit Agricole Bank Romania S.A. can be contacted in writing at: Str. Berzei no. 19, Sector 1, Bucharest, at the e-mail address dpo@credit-agricole.ro or by phone at 021 30 40 300.

The Data Protection Officer of Vista Bank (Romania) S.A. can be contacted in writing at Str. Emanoil Porumbaru no. 90-92, Sector 1, Bucharest, at the e-mail address protectiadatelor@vistabank.ro or by phone at 021 20 64 257.

3. The data subjects whose personal data are processed

- customer, real beneficiary, persons authorized to represent the customer, persons authorized to pick up correspondence, authorized users of an additional debit card, credit / credit card applicant, spouse of credit / credit card applicant, co-debtor, guarantor fidejussor, authorized user of a credit card, additional credit card user.

4. Types of personal data

For the Client:

- name, surname, National Identification Number, copy of identity document, signature, date and place of birth, series and number Identity document / Passport, issuer of identity document, validity of identity document, nationality, citizenship, country of origin, home address / tax residence and correspondence address, tax identification number, landline / mobile phone number, email, living environment, country code, education, marital status, number of dependents, type of house, occupation, name of employer / name of self-employed activity (lawyer, notary, doctor, architect, etc.) / pensioner / unemployed, job position, date of employment at current job, purpose of business relationship, nature of relationship with the bank, monthly income level, estimated level of transactions to be carried out annually, source of funds, specification of current activity in the case of self-employed persons (PFA), if the person (or direct members of their families, ie spouse, children and their spouses, parents) is a Public Exposed Person (PEP) or is publicly known to have close links with Public Exposed Persons, types of deposits, involvement or not in a lawsuit and / or litigation (including potential), case number, case subject, parties in the case,

procedural quality in the case, trial term, motivations, products and services requested, debit / credit card issuance, card number, card currency, account number, mother's maiden name, accounts number and balance, in the case of custody, deposit and other accounts - the total gross amount paid / credited in connection with the respective account, interest, dividends, other generated income, as well as the total gross incomes from the sale / redemption of financial assets, holding of safe deposit boxes, recordings of phone conversations and of other means of electronic communication when necessary, images recorded by video surveillance means.

For the real beneficiary:

- name, surname, date of birth, home address / tax residence, country, copy of identity document, tax identification number.

For persons empowered to pick up correspondence:

- name, surname, identification data, copy of identity document, signature

For authorized users of an additional debit card:

- name, surname, National Identification Number, date of birth, place of birth, series and number of the identity document, type of identity document, issuing authority, date of issuance of the identity document, home address, email address, home phone number, mobile phone, relationship with the main cardholder, copy of identity document, signature.

For persons authorized / empowered to represent the client:

- name, surname, gender, type of identity document, number and series of identity document, issuing authority, date of issuance of identity document, copy of identity document, signature, type of representation.

For credit / credit card applicant, authorized user of a credit card:

- name, surname, National Identification Number, copy of identity document, signature, date and place of birth, series and number of identity document / Passport, issuer of identity document, validity of identity document, nationality, citizenship, country of origin, home / residence address, landline / mobile phone number, e-mail, type of house, living environment, education, marital status, number of dependents, occupation, name of employer / name of self-employed activity carried on/ pensioner / unemployed, type of employment contract, job position, total duration of employment, duration of employment at current job, amount requested, currency, period, desired due date, type of repayment, credit destination, credit card currency, amount requested, mother's maiden name, how the name will appear on the credit card, monthly income level, account referrals and history in relation with the Bank, credit facility references, monthly payment commitments, involvement or not in a lawsuit and / or litigation (including potential), case number, case subject, parties in the case, procedural quality in the case, trial term, motivations, products and services requested, recordings of phone conversations and of other means of electronic communication when necessary, images recorded by video surveillance means.

For the spouse of credit / credit card applicant:

- name, surname, date of birth, home address, copy of identity document, signature, employer, job position, monthly income, images recorded by video surveillance means.

For co-debtor and guarantor fidejussor:

- name, surname, identification data, copy of identity document, signature, relationship with the applicant, National Identity Number, citizenship, residence country, place of birth, marital status, current address /from identity document, landline and mobile phone number, e-mail address, job details (employee, associate, shareholder, self-employed, pensioner, others), profession, job position, employer name, company type, type of employment contract, employment total duration, employment duration at current job, monthly payment commitments (loans, leasing, credit cards, overdraft), lender, credit destination, monthly rate / limit granted, grant period, other monthly debts (alimonies, rents, insurance premiums, mutual aids, garnishment, etc), destination / type of debt, payment amount, images recorded by video surveillance means.

For users of an additional credit card:

- name, surname, National Identity Number, date of birth, place of birth, series and number of the identity document, type of identity document, issuing authority, date of issuance of the identity document, home

address, citizenship, country of residence, email address, landline and mobile phone number, relationship with the main cardholder, copy of identity document, signature, images recorded by video surveillance means, mother's maiden name, how the name will appear on the credit card.

In addition, for customers with basic service payment accounts:

- supporting documents proving financial vulnerability criterion, if it has accounts with other banks, specifying the bank, if it had accounts with other banks, if the account was closed at the initiative of the person or the bank, and if it was closed at the initiative the bank what was the reason, the gross monthly income, all sources of income, income supporting documents: monthly salary income – certificate from ANAF / employer, pension coupon, income from rental activities/ liberal professions / self-employment / intellectual property rights, ANAF tax decisions, the client's declaration registered with ANAF for earned and estimated incomes, supporting documents in case of other incomes, other incomes obtained in the last 6 months.

5. The purposes of the processing of personal data and the legal basis of the processing

These personal data are processed in order to provide the banking products and services requested by the customer, including the assessment of his eligibility, knowledge of customers, tax compliance, compliance with MiFID legislation, ensuring the security of premises, goods and persons. The personal data are also processed for the purpose of the process of merging by absorption of CABR by VBR.

The legal basis for the processing is given by the execution of the request for establishing the contractual relationship (Regulation art. 6, paragraph (1) letter b)), in order to fulfill a legal obligation incumbent on the Bank (Regulation, art. 6, paragraph (1), letter c)), for the purpose of the legitimate interests pursued by the Bank (Regulation, art. 6, paragraph (1), letter f)).

6. The need to provide data and the consequences of not fulfilling such an obligation

Your refusal to provide the requested personal data will make it impossible to establish a contractual relationship with VBR.

7. Categories of personal data recipients

Apart from Banks, your data may be transmitted to other institutions, mentioned in the contract, according to the legal provisions: Ministry of Public Finance, ANAF, NBR, CRC, ONPCSB, FGDB, other state authorities, as well as to the Bank's shareholders, card processors and the SWIFT operator, providers that ensure the functionality of the Bank's products and services.

8. Data transfer to third parties

Except for cases provided by law and the communication of data to the Banks shareholders, card processors and SWIFT operator, located in the EU territory, we will not transfer personal data outside Romania.

9. Period of storage of personal data

The storage period and the criteria used to determine the period are those provided in the national legislation related to the storage and archiving of documents containing such personal data.

10. The data subject's rights regarding personal data

Right of access and information, right to rectification, right to data erasure, right to restriction of processing, right of opposition, right to data portability, right to lodge a complaint if the data subject considers that his or her rights to personal data protection have been infringed, the right of the data subject to address at any time to the National Supervisory Authority for the Protection of Personal Data Processing, based at 28-30 General Gheorghe Magheru Blvd., sector 1, C.P. 010336, Bucharest, Romania, e-mail anspdcp@dataprotection.ro, the right to withdraw consent, in cases where the processing is based on the consent of the data subject (withdrawal of consent will have effect only for the future), the right not to be subject to a decision based solely on automatic processing.

11. Security of personal data

The Banks protect the security of the personal data they hold. Appropriate technical, physical and organizational measures are in place to protect personal data in connection with: their unauthorized or accidental destruction, use, alteration and / or disclosure, accidental theft and loss, unauthorized access to data, improper use, any other form of their unauthorized processing.