

*Committed to safeguarding your
information and privacy*





We know that you are concerned about how your data are used. The CaixaBank Group has always aimed for the highest standards of respect for the fundamental right of personal data protection established in the Charter of Fundamental Rights of the European Union, striving to ensure the confidentiality of our customers' information, cornerstone of one of our main corporate values: **trust**.

We are now increasing our commitment to your privacy by adding Regulation EU 2016/679 of the European Parliament and of the Council of 27 April 2016 (hereinafter, the “ **General Regulation on Data Protection**”) to our internal standards and procedures, thus guaranteeing the trustworthy, transparent and responsible processing of your data.

This new regulation standardises personal data protection throughout Europe, governing the processing and free movement of data, and, establishing a framework for information and protection in which we want you to feel comfortable. We are a group with values that strives to generate trust under proximity and transparency criteria, while always looking to provide the best service to our customers.

This is why we are explaining how we process your personal data.

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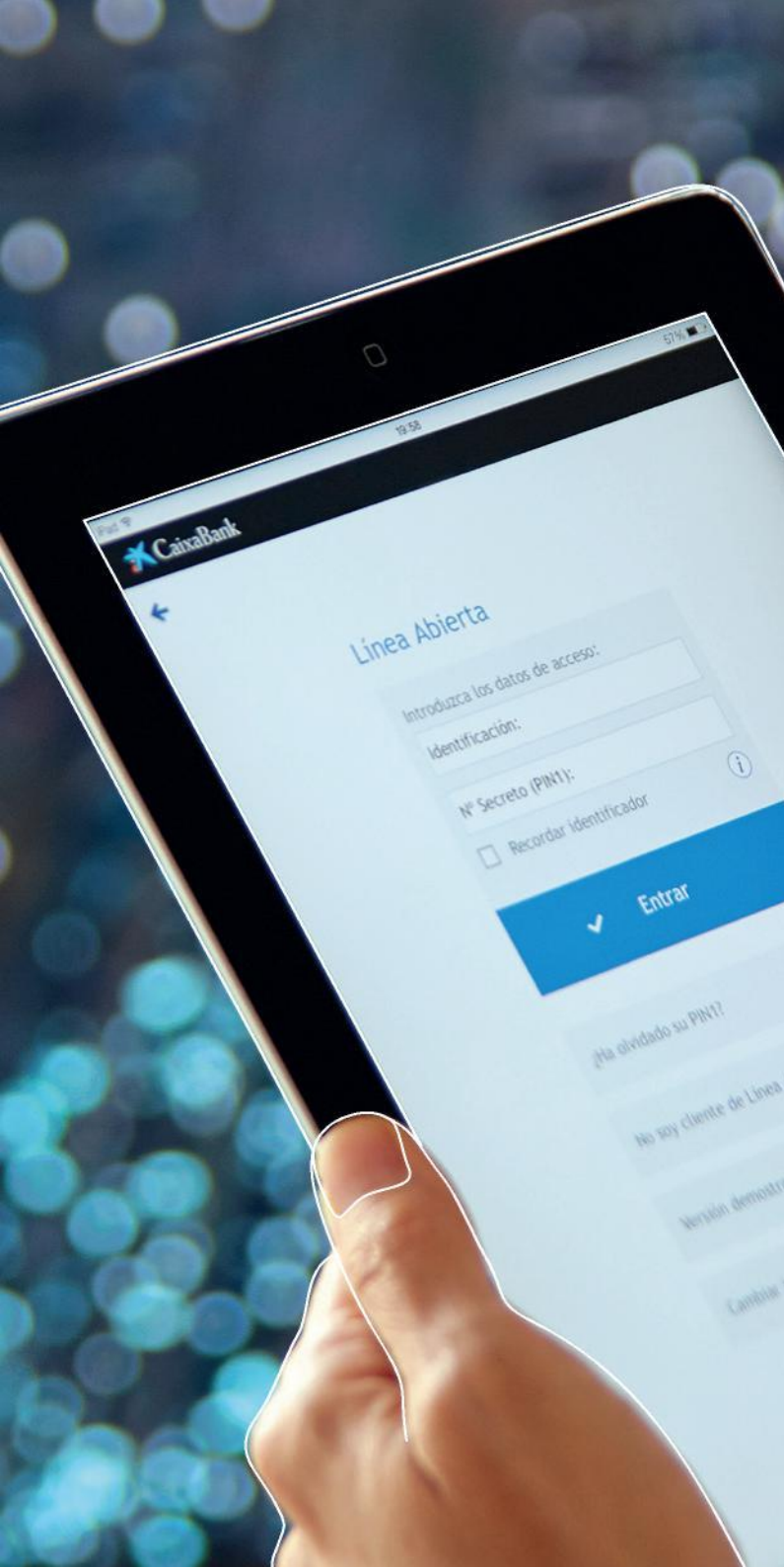


01

WHO ARE WE?

As you already know, CaixaBank is the largest bank in Spain in customer numbers, and as well as its own products and services, it markets those of a large group of subsidiaries with business in payment services, investment services, insurance, stock-holding, venture capital, property, transportation, the sale and distribution of goods and services, consultancy services, leisure, and social and welfare services.

You can find a list of these companies at www.CaixaBank.es/empresasgrupo, and their details in the Appendix at the end of this communication (hereinafter, we will refer to them as CaixaBank Group companies).



02

WHY DO WE NEED YOUR DATA?

Contractual use

The main reason we need to process your data is to be able to provide the contracted services and for our own management activities. This processing is essential. If we did not do this, we would not be able to manage your accounts, cards, insurance, etc.

Legal or regulatory use

At CaixaBank, and in CaixaBank Group companies, we are required by various laws and regulations to process your data in certain ways.

These regulations establish, for example, statutory reporting, measures for the prevention of money laundering and the financing of terrorism, or tax reporting and monitoring. In these cases, the processing of your data is limited to what is strictly necessary to comply with the legally required obligations or responsibilities.

Fraud prevention use

We also have to process your data to prevent fraud and to ensure the security of your data and our information and our computer networks and systems.

As you can see, these three reasons for processing your data are essential for maintaining your relationship with us. Without these data, we would not be able to provide you with our services.



03

WILL MY INFORMATION BE USED FOR OTHER PURPOSES?

The uses listed above are required in order for us to provide our services, but in this relationship of trust, we would like to offer you much more.

Uses with commercial purposes based on a legitimate interest

Unless you have stated or now state otherwise, we will send you updates and information about products or services similar to those you have already contracted.

We will also use your information (account movements, card movements, loans, etc.) to personalize your experience with us, such as displaying your most frequently used transactions first in cash points and websites; offering you products and services suited to your profile and not annoying you with things that are not applicable to you; applying any current benefits and promotions to which you are entitled, to make sure you never miss out on any of the advantages of being our customer; and evaluating whether we can assign you pre-approved credit limits for you to use as you deem appropriate, so we can assist you as quickly as possible when you need it.

Don't worry. When processing your data, we will not use any information other than what is generated from the products contracted in the last year. If you prefer us not to use your data, just notify us at any of our branches, by post at Apartado de Correos nº 209, de Valencia (46080), at the email address www.CaixaBank.es/ejerciciodederechos or via the options provided for this purpose in your online banking service and in our mobile applications.

For any other commercial use, we will ask you beforehand, as explained below. Remember that one of our main values is trust.



04

WE HAVE TO ADMIT: WE WANT LIKE TO GET TO KNOW YOU BETTER!

Nowadays, there are many ways of using information to understand you better, to provide a better service or to be aware of and ready to meet your needs. Therefore, we will ask for your authorisation to process your data a bit further than previously explained.

If you have already tried it or plan to in the future, you will not regret it, but don't worry, you don't have to decide yet: we will ask you at your branch, online, or in your relationships with other CaixaBank Group companies.

Use based on your consent

Only if you authorise it when we ask, we would like to process all the data we have on you to understand you better, that is, to study your needs and find out which new products and services suit your preferences and to analyse the data relating to your creditworthiness.

In addition, we will send you offers of products from all Group companies and third parties that we believe may be of interest.

As we have said, CaixaBank is a large family, so when you authorise us to process your data in this way, you will benefit from the work of all the CaixaBank Group companies in the following table (the list will be updated at the following link www.CaixaBank.es/empresasgrupo).

Your bank	CAIXABANK S.A.
Your credit and debit card issuer	CAIXABANK PAYMENTS E.F.C., E.P., S.A.U.
Your pre-paid card issuer	CAIXABANK ELECTRONIC MONEY, EDE, S.L.
Your insurer	VIDACAIXA S.A.U. DE SEGUROS Y REASEGUROS
Your fund trading company	CAIXABANK ASSET MANAGEMENT, S.G.I.I.C., S.A.U.
Your social bank, experts in microcredits	NUEVO MICRO BANK, S.A.U.
Your consumer financing company	CAIXABANK CONSUMER FINANCE, E.F.C., S.A.U.
Your leasing company	CAIXABANK EQUIPMENT FINANCE, S.A.U.
Your e-commerce company	PROMOCAIXA, S.A.
The company that processes payments made in your stores	COMERCIA GLOBAL PAYMENTS, E.P., S.L.

Lastly, if you wish, we may share your data with outside companies with whom we have agreements in the fields of banking, investment and insurance services, stock-holding, venture capital, property, transportation, the sale and distribution of goods and services, consultancy services, leisure, and social and welfare services.

We want to be very clear that we respect your choice and that we will act accordingly. Therefore, we will process your data only for the purpose or purposes you have expressly authorised.

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WHAT HAPPENS TO MY DATA WHEN I AM BROWSING WEBSITES OR MOBILE APPLICATIONS BELONGING TO THE CAIXABANK GROUP?

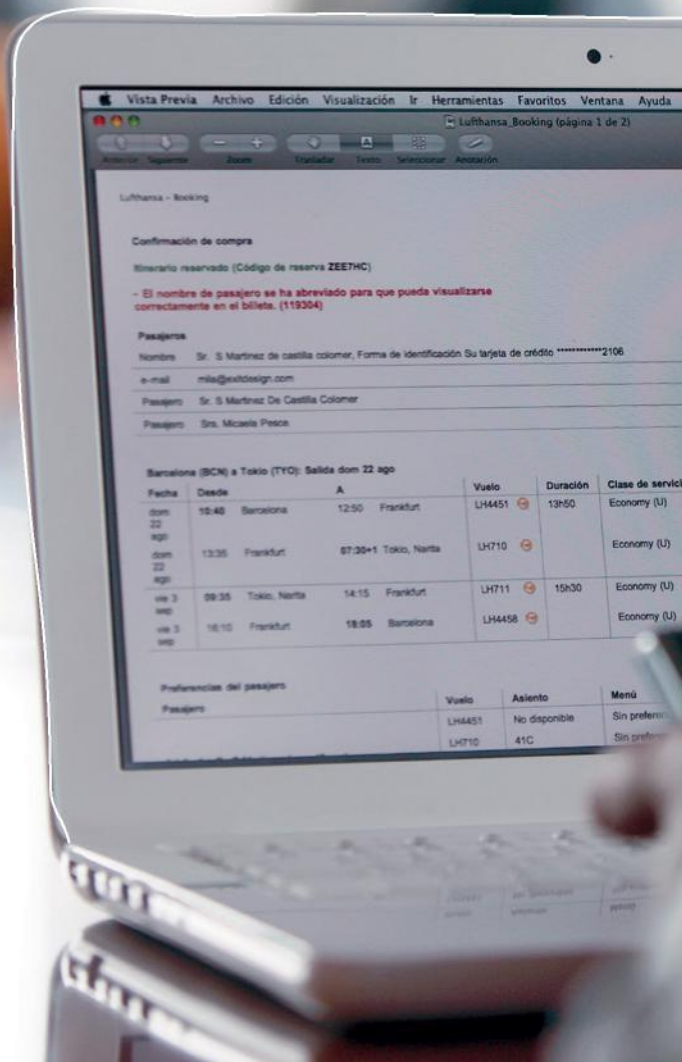
We would like to customise your experience and make it as remarkable as possible for you whenever you browse through our websites or use our mobile applications. We may also want to remind you of our products when you are browsing the internet.

As you already know, we use Cookies for this. We will keep you informed at all times of the details on their use in our “Cookies Policy”, which you will find on all our websites and in the user terms and conditions for the mobile applications you download.

We will explain to you at all times there what data we may collect, as well how and for what purpose those data are to be used.

In addition, the majority of web browsers allow users to set their preferences regarding the use of cookies at any time. Remember that you can configure your browser to reject cookies or delete certain cookies in accordance with your preferences.

Likewise, the privacy settings on your mobile device allow you to manage the processing of your data.





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WHAT DATA OF MINE WILL BE PROCESSED?

As you can imagine, thanks to the trust you have placed in us, we have a lot of information about you. We have already explained what we use it for and how you can control its use at all times, but what is the specific information?

Basically, we use your identification details, information about your professional or business activity, your contact details and your financial and socio-economic data, whether they are provided by you or generated by the contracted products or services.

Only if you provide your authorisation when requested we may process the data collected from the provision of services by third parties when you are the recipient of the service; from social networks that you allow us to consult; from third-party entities as a result of any data aggregation services you request; from your use of your online banking service, cell phone applications and other websites belonging to the CaixaBank Group; or from companies that supply commercial data.



07

DOES THIS INCLUDE INFORMATION ON MY HEALTH, IDEOLOGY, OR OTHER SPECIAL OR SENSITIVE INFORMATION?

As a general rule, we do not need to process your information in what are considered special categories of personal data revealing racial or ethnic origin, political opinions, religious beliefs or sexual orientation.

If we should need to process this type of sensitive data, we will ask for your explicit consent in every case. These are some of the situations in which we would need this type of data

Health data related to insurance products

Health information is classified as sensitive data, and its processing is essential to market certain insurance products (health, life, etc.). When we market these products, the insurance company is responsible for your health information, Please note that all insurance companies whose products we market respect and strictly comply with the data protection regulations.

Biometric data collected in electronic signatures

When we use electronic signature systems, we sometimes use biometric elements to create your signature for your convenience and security, such as the stroke used in pen tablets or fingerprints in your cell phone. This specific information is essential to confirm that it is you using the applications, and that nobody is impersonating you. To use these signature and identification systems, you must explicitly accept the processing of this biometric information.



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ARE MY DATA SAFE?

The security of your data is essential to us, and we assume the obligation and commitment of protecting them at all times.

Therefore, within this standard of maximum protection, we protect them against any unauthorised or illicit processing, as well as against their loss, destruction or accidental damage. To this end, we have implemented the strictest data security protocols following the best practices in this sector.



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HOW LONG MUST MY DATA BESTORED?

We will process your data while the use authorisations that you have provided are still effective, or as long as your contractual or business relationship with us remains valid.

We will stop processing them once you revoke the provided use authorisations or, if you have not done so but you have ceased to be a customer, six months after the established contractual or business relationships have ended, where your data are no longer necessary for the purposes for which they were collected or processed.

This does not mean that we will erase them immediately, as we are bound by different regulations to maintain the data for a certain period of time (in many cases up to 10 years), but in compliance with the law, your data will only be kept to fulfil these legal obligations and to pursue, exercise or defend claims during the limitation period of any actions arising from the contractual or business relationships entered into.



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WHO WILL RECEIVE MY DATA?

Besides sharing information among the CaixaBank Group companies, as we explained above, on specific occasions we will need to share certain information with third parties in order to provide our services, either because the regulation requires it or because we need the support of specialist companies for these tasks.

Next, we will explain with whom we may share your information, always with maximum security and confidentiality:

Legally required data transfers

As explained above, we collaborate with the authorities, courts and public bodies. If required by law, we will provide them with the information they request.

Transfer of data to fulfill a contractual relationship

Sometimes, we use service providers with potential access to personal data. They provide the appropriate and necessary guarantees for processing data, as we choose our service providers responsibly, with specific requirements when the service involves processing personal data.

These are the type of services we outsource:

FINANCIAL BACKOFFICE SERVICES
ADMINISTRATIVE SUPPORT SERVICES
AUDIT AND CONSULTANCY SERVICES
LEGAL SERVICES AND ASSET AND UNPAID DEBT RECOVERY SERVICES
PAYMENT SERVICES
MARKETING AND ADVERTISING SERVICES
SURVEY SERVICES
CALL CENTRE SERVICES
LOGISTICS SERVICES
PHYSICAL SECURITY SERVICES
IT SERVICES (INFORMATION AND SYSTEMS SECURITY, CYBERSECURITY,
INFORMATION SYSTEMS, ARCHITECTURE, HOSTING, DATA PROCESSING)
TELECOMMUNICATIONS SERVICES (VOICE AND DATA)
PRINTING, MAILING, POSTAL DELIVERY AND COURIER SERVICES
INFORMATION (DIGITAL AND PHYSICAL) CUSTODY AND DISPOSAL
SERVICES
BUILDING, INSTALLATIONS AND EQUIPMENT MAINTENANCE SERVICES

In addition, we may transfer to third parties any data that may be required to perform, fulfil and monitor any agreements entered into with us for services and products. These third parties include clearing houses or systems in order to execute transfers or receptions or to pay taxes and fees.



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ARE MY DATA TRANSFERRED OUTSIDE THE EUROPEAN ECONOMIC AREA?

Your data will usually be processed by service providers located within the European Economic Area or in countries deemed to have a suitable level of data protection.

In other cases we guarantee the security and legitimacy of the data processing by demanding the suppliers adopt binding corporate standards that guarantee data protection in the same way as European standards do; to adhere to the “Privacy Shield”, if they provide services in the USA; or to sign clauses equivalent to those in the European Union.

We will make sure that whoever processes your data to help us provide our services does so with every guarantee.



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DO CAIXABANK AND ITS GROUP COMPANIES HAVE A DATA PROTECTION OFFICER?

Indeed, as required by the data protection regulation, CaixaBank Group companies have a Data Protection Officer who ensures the processing of personal data with total respect for your privacy and in full compliance with the applicable regulations.

The Data Protection Officer is at your disposal to answer any queries you may have regarding the processing of your personal data and the exercise of your rights. You can contact the Data Protection Officer at the following email address:

www.CaixaBank.es/delegadoprotecciondedatos



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WHAT ARE MY RIGHTS IN CONNECTION WITH MY PERSONAL DATA AND THEIR PROCESSING?

These are your rights regarding your data:

Right of access	Right to obtain our confirmation as to whether or not we are processing your personal data
Right to withdraw consent	Right to withdraw your consent at any time when you have provided your authorisation to process your data
Right to rectification	Right to rectify or complete your data if they are inaccurate
Right to object	Right to object any processing of data based on a legitimate interest
Right to erasure	Right to have your personal data erased when they are no longer necessary for the purpose for which they were originally collected or processed
Right to restrict processing	Right to restrict the processing your data (in certain cases, expressly provided by law)
Right to data portability	Right to receive your personal data for transmission to another controller.

You may exercise your rights via any of the following channels:

- You may exercise your rights via any of the following channels
- In CaixaBank branches or branches of Group companies by post to Apartado de Correos nº 209, Valencia (46080) or CaixaBank, S.A. (Spółka Akcyjna) Oddział w Polsce ul. Prosta 51, 00-838 Warsaw, Poland
- At the email address www.CaixaBank.es/ejerciciodederechos
- Through the options provided for this purpose in your online banking service and in our mobile applications

If you still have any issues with the processing of your data we were not able to resolve, you can also file a claim with the Spanish Data Protection Agency (www.agpd.es).

APPENDIX

CAIXABANK S.A.: Calle Pintor Sorolla, 2-4, 46002-Valencia, with Tax ID No. A08663619, registered in the Mercantile Register of Valencia, Sheet V-178351, and registered in the Special Administrative Register of the Bank of Spain under number 2100.

CAIXABANK PAYMENTS, E.F.C. E.P., S.A.U.: Calle Caleruega, 102, 28033-Madrid, with Tax ID No. A-58513318, registered in the Mercantile Register of Madrid, Sheet M-656491, and registered in the Special Administrative Register of the Bank of Spain under number 8788.

CAIXABANK ELECTRONIC MONEY, EDE, S.L.: Calle Caleruega, 102, 28033-Madrid, with Tax ID No. B-65866105, registered in the Mercantile Register of Madrid, Sheet M-657263, and registered in the Special Administrative Register of the Bank of Spain under number 6702.

VIDACAIXA, S.A.U., DE SEGUROS Y REASEGUROS: Paseo de Recoletos, 37, 28004-Madrid, with Tax ID No. A-58333261, registered in the Mercantile Register of Madrid, Sheet M-658924, and registered in the Directorate-General For Insurance And Pension Funds with registration number C-611 and as a managing entity of pension funds with number G-0021.

CAIXABANK ASSET MANAGEMENT, S.G.I.I.C., S.A.U.: Paseo de la Castellana, 51, 28046-Madrid, with Tax ID No. A-08818965, registered in the Mercantile Register of Madrid, Sheet M-661074 and registered in the Registry of Managing Societies of Collective Investment Institutions held by the CNMV No. 15.

NUEVO MICRO BANK, S.A.U.: Calle Aduana, 18, 28013-Madrid, with Tax ID No. A-65619421, registered in the Mercantile Register of Madrid, Sheet M-558139, and registered in the Special Administrative Register of the Bank of Spain under number 0133.

CAIXABANK CONSUMER FINANCE, E.F.C., S.A.U.: Calle Caleruega, 102, 28033-Madrid, with Tax ID No. A-08980153, registered in the Mercantile Register of Madrid, Sheet M-656492, and registered in the Special Administrative Register of the Bank of Spain under number 8776.

CAIXABANK EQUIPMENT FINANCE, S.A.U.: Calle Caleruega, 102, 28033-Madrid, with Tax ID No. A-58662081, registered in the Mercantile Register of Madrid, Sheet M-656663.

PROMOCAIXA, S.A.: Gran Vía de Carles III, 105, 08028-Barcelona, with Tax ID No. A-58481730, registered in the Mercantile Register of Barcelona, Sheet 50420.

COMERCIA GLOBAL PAYMENTS, E.P., S.L.: Calle Caleruega, 102, 28033-Madrid, with Tax ID No. B-65466997, registered in the Mercantile Register of Madrid, Sheet M-658735, and registered in the Special Administrative Register of the Bank of Spain under number 6802.