

ANNEX 6: PRIVACY STATEMENT

The privacy of your personal data is important to us. This privacy statement sets out our commitment to your privacy, the information which we may collect about you, what we use it for and your rights in relation to such information.

1. INFORMATION THAT WE COLLECT ABOUT YOU

We only collect information that we believe to be relevant and necessary in the context of the banking, investment or other Service(s) requested by you or which you volunteer to provide us with. All our forms and agreements clearly indicate which information is necessary for us to provide the service requested and which information is merely optional.

We may also monitor telephone conversations in order to offer additional security and resolve complaints.

2. USE OF YOUR INFORMATION

We use the information that we collect about you in the following manner and for the following purposes:

- a. for the provision of information or other services in relation to any specific requests that you may make to us;
- b. for internal assessment and analysis;
- c. for research and statistics;
- d. for the detection and prevention of any illegal acts;
- e. to develop and improve the Bank's products and services;
- f. for the provision of a personalised service, including the issuing of statements and provision of products and services;
- g. for direct marketing purposes by whatever medium or means of communication supplied by the Bank;
- h. to recover debts and to assist in debtor tracing; and
- i. to check your identity and address.

3. ACCESS TO YOUR INFORMATION

We constantly strive to ensure that your information is kept safe and secure at all times. Access to your personal information is restricted to our employees on a "need-to-know" basis. According to the applicable law, each and every member of our staff is personally responsible for maintaining Customer confidentiality.

We may transfer your personal information to third parties

duly authorised in any other way by the company or its subsidiaries, yet processing will only take place for those purposes listed above.

Otherwise, we will only disclose personal data to third parties if this is required for the purpose of fulfilling any specific request that you may make to us.

We will not process or provide third parties with information regarding your financial transactions/accounts held with us unless we are required or permitted to do so by law or regulation, by court order or with your explicit consent.

Whenever third parties process your information on our request we will bind them to keep such information in strict confidentiality.

4. SWIFT PAYMENT ORDERS

Personal data in relation to transactions effected via SWIFT (Society for Worldwide Interbank Financial Telecommunication) may be required to be disclosed to the United States authorities in order to comply with legal requirements applicable in the United States for the prevention of crime.

5. DIRECT MARKETING

Unless we receive an objection in writing from you, we may use your contact details and process your personal data to inform you of relevant opportunities, developments, events and products that may be of interest to you. We may use and share relevant information about you with other entities forming part of the MeDirect group to give you information about products, services and promotions available from us or any other group entities by post, telephone, electronic and other means.

You have a right to instruct the Bank not to send any such information when you open an Account.

6. CHANGE OF DETAILS

Although we will take all reasonable steps to ensure that your information is at all times correct and up to date, you undertake to inform us of any changes to your personal information, including changes to your tax residency and changes relating to your status as a U.S. Person, by writing to us or online.

You have the right to request a copy of the personal data that we hold about you and to have any inaccuracies corrected. You may also change your preference as regards direct marketing. Please address any such requests in writing to the Data Protection Officer, MeDirect, Keizerinlaan 66 Boulevard de l'Impératrice, 1000 Brussels or by email at info@medirectbank.be.