

INFORMATIVE NOTE ON THE PROCESSING OF PERSONAL DATA (pursuant to Italian Legislative Decree no. 196 dated 30 June 2003)

We inform you, in respect to all services requested or which may be requested from Banca Popolare FriulAdria (bank), that the treatment of your data is effected according to the "privacy" legislation.

Purposes of data processing

Personal data are processed by Banca Popolare FriulAdria within its activities and with the following purposes:

- a) Provide requested services and manage relationships with customers (including treatment of preliminary information for the conclusion of contracts, analysis of personal data for the evaluation of risks and attribution of rating etc.). Withholding data may obstruct the execution of requested actions;
- b) Follow legislation, also from the European Union, and regulations issued by Supervisory and Control Authorities (for example Risk Reference Bureau, Centrale Rischio Associativa managed by S.I.A. SpA, Interbank Alert Bureau). The delivery of data is mandatory.
- c) Promote and sell products and services furnished by Cariparma FriulAdria Group or other Companies through correspondence, telephone, Internet and other communication means; effect market investigations and surveys on satisfaction levels by customers on quality of services and activities; realized also with the collaboration of others. The data delivery for these purposes is optional.

Method of data processing

Personal data Processing is effected manually, electronically or via computer and in such a way to ensure security and privacy of the data. Prevention and protection systems are being used, constantly updated and verified in terms of reliability. The protection is guaranteed also when the customer utilizes electronic channels or in all cases innovative channels.

Categories of entities to whom the data can be communicated

The Bank may utilize, in addition to the Companies of the Cariparma FriulAdria Group or other companies controlled by or affiliated to the latter, third parties operating abroad also in the following fields:

- banking, financial and insurance services;
- payment systems, issuance of credit cards, tax collection operations and treasuries;
- acquisition, registration and handling of data derived from documents or other supports supplied by the clients dealing with bulk processing of payments, receivable, cheques or other bills;
- addressing, mailing, putting in envelopes and transporting communications to customers;
- filing documents related to relationships with customers;
- auditing and balance sheet certifications;
- qualifying participants to public tenders;
- assessment of financial risk (e.g. through private risk bureaus with a view to preventing and controlling insolvency risks);
- management of national and international systems for the detection of frauds against banks and financial intermediaries;
- credit collection services;
- purchase of receivables
- delivery, management and development of information systems, telecommunication networks and information processes;
- protection and information security;
- assistance and consultation services;

- surveys on service quality, market researches and commercial information and promotion.

The subjects to whom data may be communicated who have not been designated as “in charge” or “responsible” use the data as Controllers, performing an independent process connected to that effected by the Bank.

The updated list of third parties appointed as Controllers or Responsible is available in all branches.

Banca Popolare FriulAdria indicates as “In Charge” of the data process all employed workers and also occasional collaborators who are involved in tasks connected with personal data processing.

In cases where the Bank acts as intermediary in the sale of products and services for account of other subjects (for example for insurance and financial services) it will hand over as autonomous Controllers the data of the subjects who have requested such products and services.

Sensitive Data

With reference to treatment of “sensitive” data (data which may reveal health status, membership to political, philosophical or trade Union associations, etc), a specific written certification of consent is requested, although the Bank will effect in all cases the requested services and/or transactions disposed in its favour which implicate the acquisition of said data (e.g loans covered by insurance, life insurances, medical expenses payments or reimbursements, association fees etc.).

Right of access to personal data and other rights

The relative law gives the concerned party the right to obtain confirmation of the existence or otherwise of such personal data, indications about the origin, the purposes and procedures of the treatment, cancellation, transformation into anonymous form or the block of processed data in breach of the law as well as the update, correction or, in case of interest, in their integration; the concerned party may also object to the processing of personal data for the purpose of delivery of advertising material, direct sale, market research or commercial communication.

Any request in connection with the exercise of the above mentioned rights may be hand-delivered or sent by registered letter, fax, e-mail to any branch of the Bank.