

Privacy House Tour



• General Privacy Principle

In principle no processing of Personally Identifiable Information ('PII') is allowed unless one or more lawful bases or 'grounds' ('grondslagen') for processing PII apply. Those processing grounds are mentioned further below.

• Personally Identifiable Information or 'PII'

Personally Identifiable Information or 'PII' is any information or data that could possibly be used to identify a certain natural person – you and I. Think for instance of the names of a person, his or her postal address, passport number, 'sedula' number, driver's license number, (email) address, occupation, date of birth, bank account number, IP address, fingerprint, telephone number etc.

• Processing of PII

Processing ('verwerking') of PII means, without limitation, each action or a set of actions regarding collection, recording, keeping, updating, amending, asking for, consulting, using, providing by way of sending through, distribution, or any other form of making available, joining, linking, shielding, erasing and destruction of personally identifiable information of natural persons who are clients of MCB Group.

• Privacy Policy

The 'Privacy Policy' is the 'Top of the House' privacy instrument. It mentions most importantly what kind of personally identifiable information we collect, for what purpose we do that, how we go about with marketing and privacy, sharing with third parties, how long we keep it, suitable organization and technical measures to protect the PII, the rights the individuals have, the use of cookies and our contact information. The 'Privacy Policy' can be found on our website.

• PII Processing Grounds

Processing of PII is only allowed if one or more of the following processing grounds apply:

1. **Consent** - 'Toestemming'
2. **Performance of a contract** - 'Ter uitvoering van een overeenkomst'
3. **Complying with a legal obligation** - 'Voldoen aan een wettelijke verplichting'
4. **Protecting vital interests of the data subject or of another natural person** - 'Om vitale belangen van de betrokkene of andere natuurlijke persoon te beschermen'
5. **Performance of a task carried out in the public interest** - 'Taak van algemeen belang'
6. **Legitimate Interests** - 'Gerechtvaardigde belangen'

Please note: Of the six processing grounds mentioned above, numbers 1, 2, 3 and 6 are the most relevant to processing of PII by MCB Group

• Privacy by Design / Privacy by Default

'Privacy by Design' means that MCB Group will take such organizational measures to ensure that products and processes etc. are developed and created right from the start with privacy in mind, thus safeguarding data privacy. 'Privacy by Default' means that MCB Group will take such organizational measures to ensure that PII is processed with the highest privacy protection, that privacy friendly standards, short storage periods are used and limited accessibility is established in order to avoid that PII is not available for everyone to access.



• Client Privacy Rights

All clients have the right to:

1. **Transparent information** – ‘Recht op transparante informatie’, meaning the right to be informed about the collection and use of their PII
2. **Access to data** - ‘recht van inzage’, meaning the right to access and obtain copies of their PII kept in our files
3. **Rectification** - ‘Recht op rectificatie’, meaning the right to at any time challenge the accuracy and completeness of their PII and request that it be rectified as appropriate
4. **Erasure** - ‘Recht op gegevenswissing/vergetelheid’, meaning the right to request erasure (‘deletion’) of their PII at any time
5. **Restrict processing** - ‘Recht op beperking van de verwerking’, meaning the right to request restriction or suppression of processing activities related to their PII
6. **Data portability** - ‘Recht op overdraagbaarheid van gegevens’, meaning the right of the client to obtain and reuse their PII for their own purposes across different services
7. **Object to processing** - ‘Recht van bezwaar’, meaning the right to object to the processing of their PII
8. **Refrain from automated decision taking/profiling** - Recht niet te worden onderworpen aan, een uitsluitend op geautomatiseerde verwerking, waaronder

begrepen profiling, meaning the right to have ‘human intervention in decision making’.

Please note: Regardless of the foregoing rights the Data Subjects can always:

- Withdraw consent their consent to process their PII.
- File a complaint with MCB Group regarding processing of their PII.

• Special PII

‘Special PII’ like data showing race, ethnic origin, political views, religious or ideological beliefs, union membership, genetic information data, biometric data aimed towards unique identification of a natural person, health data and data regarding someone’s sexual conduct or sexual orientation are prohibited to be processed. The foregoing applies unless specific exceptions exist or explicit consent has been given. Personal information regarding criminal convictions, criminal offenses and safety measures around those may in principle not be processed at all.

• Cookie Declaration

As you can read on our website, Cookies are small text files that can be used by websites to make a user’s experience more efficient. We can store cookies on client’s device if they are strictly necessary for the operation of our site. For all other types of cookies we need client’s

permission. Therefore we must inform our users about our data collection activities through cookies and give them the option to choose whether it’s allowed or not. For that reason we have the ‘Cookie Declaration’. You can find the ‘Cookie Declaration’ on our website.

• Accountability and Processing Register

MCB Group has the responsibility and must be able to demonstrate that its processing of PII complies with privacy requirements of the law. This is called the principle of ‘Accountability’. To that end MCB Group keeps a so called ‘Processing Register’. It mentions amongst others the name and other details of our organization, the purpose for collecting PII, the categories of persons we collect PII from (like clients), the type category of PII collected (like names, telephone numbers, (IP) addresses, Id numbers etc.), retention period of PII, receivers of PII and a general description of technical and organization measures taken to safeguard the PII.

• Privacy Incident and Breach Management Policy and Procedure

MCB Group has ‘Privacy Incident and Breach Management Policy and Procedure’, also known as the ‘Privacy Breach Protocol’. It provides a comprehensive set of steps for handling Privacy Concerns, Incidents and Breaches (including Third Party Breaches) that impact MCB Group,

its entities, its customers, employees or other individuals.

• PII Processing Principles

MCB Group only processes personal data in compliance with the processing principles mentioned below:

1. **Lawfulness, Fairness and Transparency.**

Personal data must be processed lawfully ('rechtmatig'), fairly ('zorgvuldig') and transparently ('transparant'). MCB Group will only process personal data where there is a lawful basis for doing so and must inform a data subject of how and why their personal data will be processed upon or before collecting it.

2. **Purpose Limitation ('doelbinding').**

Personal Data must be processed only for specified, explicit and legitimate purposes and must not be further processed in any manner incompatible with those purposes

3. **Data Minimisation ('dataminimalisatie').**

Personal data must be adequate, relevant and limited to the minimum data necessary for the lawful purposes for which it is processed.

4. **Accuracy ('juistheid').** Personal data must be accurate and, where appropriate, kept up-to-date. Any personal data which is incorrect must be rectified as soon as possible.

5. **Data Retention ('opslagbeperking').**

Personal data must not be retained for

longer than is necessary for the lawful purposes for which it is processed.

6. **Integrity and Confidentiality ('integriteit en vertrouwelijkheid').** Personal data

must be protected against unauthorized or unlawful processing, accidental loss, destruction or damage through appropriate technical and organizational measures.

• 'Social Distancing' and PII?

Yes, that applies for sure. We know them jointly as for instance 'Credentials', 'Password', 'Authorization Level', and 'Four Eye Principle'. Staff can only access certain (client) information or perform certain transactions, if it has been granted the proper authorization. In other words, staff must keep distance from information or transactions to which it does not have authorization. Needless to say: Stick to your authorization level at all times.

• 'Rule 6/8/6'

Always remember. There are only 6 processing grounds that can be used to process PII. Clients have 8 different rights regarding processing of their PII. There are 6 processing principles we need to take into account when processing PII.

• Enterprise Privacy Officer

MCB Group has an Enterprise Privacy Officer ('EPO'). The EPO is in charge of privacy matters of MCB Group. For privacy issues concerning

MCB Group please contact the EPO. The contact information is mentioned below.



For staff:

EPO@mcb-bank.com

For clients:

dataprotection@mcb-bank.com

