

ABN AMRO Group

ABN AMRO Bank N.V. and its direct and indirect subsidiaries, branches and other entities in which ABN AMRO Bank N.V. has a controlling interest. A controlling interest in this privacy statement means that ABN AMRO Bank N.V. holds more than 50% of the shares in these entities.

Autoriteit Persoonsgegevens

The Dutch Data Protection Authority.

GDPR

General Data Protection Regulation.

BCRs

Binding corporate rules. These are internal policies that allow us to share your personal data outside Europe within the ABN AMRO Group. The BCRs have been approved by European privacy regulators and are published on our website. They are changed periodically as required by laws and regulations.

Special categories of personal data

Data that is so sensitive that its use could seriously affect an individual's privacy. The GDPR lists special personal data as follows: personal data revealing racial or ethnic origin, political opinions, religious or philosophical beliefs, or trade union membership. But also: genetic data, biometric data for the purpose of uniquely identifying a person, or data on health, relating to a person's sexual behaviour or sexual orientation.

Biometric data

A collection of techniques to measure and determine an individual's body characteristics, for example facial or voice recognition. We may use biometric applications for identification purposes, among others, only with your prior explicit consent.

CAAML list

Like the IVR, this list is an internal list of the bank, but serves a different purpose. Namely, we also record in it if the Wwft requires us to terminate our contractual relationship with you. For example, when you have not sufficiently informed us where your money comes from, or you are involved in money laundering or terrorist financing.

EU Standard Contractual Clauses (SCCs)

Also called EU model contract or standard contractual clauses. It is a set of standard contracts drawn up by the European Commission (EC). ABN AMRO Group also uses these standard contracts when personal data is transferred to organisations, other than its own group, in a country that does not have the same level of protection as the EU.

Guarantor

A guarantor must meet a customer's financial obligations to the bank if the customer fails to do so. The guarantor enters into a contract with the bank in which it undertakes to do so.

Data Protection Officer

The Data Protection Officer supervises the application of and compliance with the GDPR within ABN AMRO's organisation. The Privacy Statement states that you can contact the Data Protection Officer via the Privacy Office with questions about the use of your personal data in a number of specific cases.

Permission

Permission means that you have contractually stated that you want your data to be accessible to the provider of another service, e.g. access to your payment details to the provider of a digital household book.

Profiling

The GDPR defines "profiling" as follows: "Any form of automated processing of personal data in which certain personal aspects of a natural person are evaluated on the basis of personal data, in particular with the aim of analysing or predicting job performance, economic situation, health, personal preferences, interests, reliability, behaviour, location or travel". The law allows profiling. This is a general definition that also applies to other data controllers within the meaning of the GDPR. So it is not the case that the bank will use your personal data to evaluate your professional performance or health.

UBO

Ultimate Beneficiary Owner. The UBO is the person who ultimately owns-or controls-a company or institution.

Processing

Processing personal data is a broad term. It is anything that can be done with personal data. "Use", "destroy" or "provide" are forms of processing. In the privacy notice, you can read about processing personal data as well as using personal data.

Alert system banks

ABN AMRO, like other banks, has its own Incidents Register (**IVR**). If, for example, a customer tries to commit fraud, ABN AMRO can enter a limited number of details of this customer in its own, internal referral register (IVR). Is the incident serious? Sometimes information may be exchanged with other banks. Then the same data also enters the 'external referral register' (**EVR**). This is not allowed just like that and strict conditions must be met in that case. Alerting other banks is allowed because there is a strong public interest in an integer financial system. The preconditions in the Protocol Incident Warning System Financial Institutions (**PiFi**) must always be met. The purpose of the protocol is to ensure the safety of the financial system. Want to know more? On the NVB website, you can find more information about the warning system banks.

Wwft

Money Laundering and Terrorist Financing (Prevention) Act.