

**Version dated 24.5.2018**

## **General Data Protection Notice**

*How we handle your data / Your data protection rights  
Information pursuant to Articles 7, 13, 14 and 21 of the General Data Protection  
Regulation (GDPR)  
effective May 25, 2018.*

Dear Customer,

please note the following information about the handling of your personal data by **Landwirtschaftliche Rentenbank** and your entitlements and rights under the data protection regulations in force from May 25, 2018. Which data is processed in each case and how it is handled depends largely on the services you have requested or which have been agreed with you.

### **1. Who is responsible for data processing and whom can I contact?**

#### **Responsible entity (Data Controller):**

Landwirtschaftliche Rentenbank  
Theodor-Heuss-Allee 80, 60486 Frankfurt am Main  
Telephone: +49(0)69/2107-0  
Fax: +49(0)69/2107-6444

#### **Data Protection Officer:**

Landwirtschaftliche Rentenbank  
Datenschutzbeauftragter  
Theodor-Heuss-Allee 80, 60486 Frankfurt am Main  
Email: [datenschutzbeauftragter@rentenbank.de](mailto:datenschutzbeauftragter@rentenbank.de)

*[NB: the contact details for our 'Responsible entity (Data Controller)' and our Data Protection Officer were amended on 26 October 2020 due to the change to our address.]*

### **2. What sources and data do we use?**

We primarily process personal data that we have legitimately received from you, from other banks or from other third parties (e.g. to process applications, to fulfil contracts or on the basis of a consent given by you) within the scope of our business relationship. Furthermore, we process personal data that we have legitimately obtained from publicly accessible sources and are permitted to process.

Relevant personal data is for example personal details (name, address and other contact data, date and place of birth, etc.), legitimization data (e.g. data from your ID) and authentication data (e.g. signature sample). Furthermore, order data (e.g. payment orders) and data obtained from the performance of our contractual obligations (e.g. turnover data from payment transactions) may also be processed.

### **3. Why do we process your data (purpose of processing) and on what legal basis?**

We process personal data in accordance with the provisions of the European General Data Protection Regulation (GDPR), and the German Federal Data Protection Act:

#### **3.1 To perform contractual obligations, Art. 6 (1) b) GDPR**

If you have concluded a contract with us or wish to do so, the processing of personal data (Art. 4 number 2. GDPR) is necessary for the performance of the contract to which the data subject is a party or in order to take steps at the request of the data subject prior to entering into a contract. Further details on the purpose of the data processing can be found in the contract documents concerned.

#### **3.2 On the basis of legal obligations, Art. 6 (1) c) GDPR**

Moreover, as a bank we are subject to various legal obligations, i.e. statutory requirements (e.g. German Banking Act, Money Laundering Act) and regulatory requirements (e.g. of the European Central Bank, the European Banking Supervisory Authority, the Deutsche Bundesbank and the Federal Financial Supervisory Authority, BaFin). The purposes of processing include the prevention of fraud and money laundering and also the fulfilment of fiscal monitoring and reporting obligations.

#### **3.3 To perform a function which is in the public interest, Art. 6 (1) e) GDPR**

Rentenbank has a state mandate to promote agriculture and rural areas (§ 3 (1) of the Governing Law of Landwirtschaftliche Rentenbank). It carries out promotional measures in the public interest, in particular by means of financing. For the fulfilment of this task it is necessary to process personal data. Which personal data is processed in each case may be gathered from the relevant information on the individual loan application/grant application.

#### **3.4 For the protection of legitimate interests, Art. 6 (1) f) GDPR**

We process your data to the extent necessary to protect our own legitimate interests or those of third parties, e.g. to assert legal claims. Video surveillance is used at the entrances and driveways to the bank building to ensure the security of the building and grounds and to secure our domestic authority.

#### **3.5 On the basis of your consent, Art. 6 (1) a) GDPR**

If you have given us your consent to the processing of personal data for specific purposes (e.g. for sending you information about Rentenbank events / information about changes in current conditions), the legality of such processing is based on your consent.

Given consent can be revoked at any time orally, in writing, by email or by fax (Art. 7 (3) GDPR). This also applies to the revocation of declarations of consent that were given to us before the GDPR came into force, i.e. before 25 May 2018.

Please note that the revocation will only take effect for the future. Processing carried out before the revocation is not affected by this.

#### **4. Who gets my data?**

Within the bank, those departments receive your data which they need to fulfil our contractual and legal obligations. Contract processors employed by us may also receive data for the purposes named. These are, for example, companies in the categories IT services, advisory, and consulting.

With regard to the transmission of data to recipients outside the bank, it must first be noted that we are obliged to maintain confidentiality about all customer-related facts and assessments of which we become aware (banking secrecy) in accordance with the General Terms and Conditions and/or General Credit Conditions agreed between you and ourselves. We may only disclose information about you if required to do so by law, if you have given your consent or if we are authorised to provide a bank reference. Under these conditions, recipients of personal data may be, for example:

- Public bodies and institutions (e.g. Deutsche Bundesbank, Federal Financial Supervisory Authority (BaFin), European Central Bank, tax authorities) in the case of a statutory or official obligation.
- Other credit institutions or other institutions to which we transmit personal data in order to carry out the business relationship with you (e.g. correspondent banks, Federal Office for Agriculture and Food (BLE)).

Other recipients of data may be those entities for which you have given us your consent to the transfer of data or for which you have exempted us from banking secrecy in accordance with an agreement or a consent.

#### **5. For how long will my data be stored?**

We process and store your personal data to the extent necessary for the duration of our business relationship, which also includes, for example, the initiation and processing of an agreement.

We are furthermore subject to various retention and documentation duties arising among others from the German Commercial Code (HGB), the Fiscal Code (AO), the German Banking Act (KWG) and the Money Laundering Act (GwG).

The retention and documentation periods specified there range between two and ten years.

Ultimately, the storage period is also determined by the statutory limitation periods, which may be up to thirty years according to §§ 195 ff. of the German Civil Code (BGB), whereby the regular limitation period is three years.

## **6. Is data transferred to a third country or to an international organisation?**

Data is in principle not transferred to third countries (countries outside the European Economic Area – EEA or outside the European Union – EU). If such a transmission should become necessary, this may only be according to the special requirements of Articles 44 et seq. GDPR.

## **7. What data protection rights do I have?**

Every data subject has the right of **access** under Art. 15 GDPR, the right to **rectification** under Art. 16 GDPR, the right to **erasure** under Art. 17 GDPR, the right to **restriction of processing** under Art. 18 GDPR and the right to **data portability** under Art. 20 GDPR. There is furthermore a right to lodge a complaint with a data protection supervisory authority if you believe that the processing of personal data concerning you is unlawful (Art. 77 GDPR). The responsible data protection supervisory authority is: the Federal Commissioner for Data Protection and the Freedom of Information.

The possibility to withdraw a consent granted by you within the meaning of Art. 7 (3) has already been explained in Section 3.5.

If the data processing is based on Art. 6 (1) e) or (1) f) GDPR (see Sections 3.3 and 3.4 above), you also have the right to **object** at any time to the processing of personal data concerning you on grounds relating to your particular situation, Art. 21 (1) GDPR. However, as a precautionary measure, we would like to point out that in this case (further) promotion / lending by Landwirtschaftliche Rentenbank cannot (can no longer) take place.

## **8. Am I obliged to provide data?**

Within the framework of your business relationship with Rentenbank, you only need to provide those personal data that is necessary for entering into and conducting a business relationship or that Rentenbank is legally obliged to collect. Without this data, Rentenbank will decline an application for funding or the conclusion of a contract or will no longer be able to perform or must terminate an existing contract.