



The GDPR and You

THE BANK OF YOU

📍 Drop in 📞 1800 93 92 44 🌐 [kbc.ie](https://www.kbc.ie)

You may have heard about the GDPR, but you may not be entirely sure how it will affect your relationship with KBC. So, here's a quick run-through of what it all means for you as a KBC customer. For full details, please read our Data Protection Notice.

1 What is the GDPR?

The EU is introducing a regulation – the General Data Protection Regulation (GDPR) - to strengthen data protection for all within the European Union. GDPR is good news for customers. It makes it easier for you to access your personal information and control how it is used.

2 When is it coming?

May 25, 2018.

3 Why does KBC collect and use my personal information in the first place?

There are a number of reasons why KBC collects and uses your personal information. We have outlined just some of these reasons below but if you'd like to find out more, please read our Data Protection Notice.

- To process your applications
 - To help administer your products and services
 - To ensure we provide you with the best service possible
 - To prevent unauthorised access to your accounts
 - To meet our legal and regulatory obligations
 - To make credit decisions when applying for a lending product
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4 Speaking of which, what is a Data Protection Notice?

A Data Protection Notice is a document that every organisation who processes personal information must produce and make available. It gives detailed, but simple, explanations of how KBC manages your personal information.



You can download a copy on kbc.ie/data-protection, pop into one of our Hubs to pick up a copy or contact one of our Customer Service Reps on 1800 93 92 44 / customerservices@kbc.ie

5 What are some of the key changes I will see as a customer?

The GDPR will give you greater control over your personal information by setting out additional and more clearly defined privacy rights, which you can exercise.

Rights for customers under the GDPR include:

- The right to access personal information an organisation holds on you
- The right to have inaccuracies corrected
- The right to have information erased
- The right to object, including in relation to direct marketing
- To restrict processing
- The right to have your personal information sent directly to yourself or another organisation
- Rights in relation to automated decision making and profiling



You can find out about your privacy rights and how you can control the personal information KBC holds about you in Section 2 of the Data Protection Notice.

6 Does KBC share my personal information?

We sometimes need to share your personal information with trusted third parties who perform important functions for us. For example, we use third parties to help us address fraud, security or technical issues. KBC is also required to cooperate by law or otherwise through a legal process with Irish, EU regulatory or enforcement bodies.

We go into more detail about the reasons we share personal information in **section 8 of the Data Protection Notice**.

7 How secure and confidential is my personal information?

We use a variety of security technologies and procedures to help protect your personal information from unauthorised access, use or disclosure. The security of your personal information is exceptionally important to us and we put a huge effort into protecting it. Our Data Protection Notice outlines how we do this in more detail.

8 For how long does KBC retain my personal information?

This depends on the nature of the information we hold and the purposes for which it is processed. Sometimes there are statutory obligations (imposed on us by law). For example, we have to retain some customer information for 6 years after the end of the customer relationship under the Consumer Protection Code.

9 Where do I get more information?



Download our Data Protection Notice from www.kbc.ie/data-protection



Drop in to your nearest **KBC Hub**



Contact one of our Customer Service Reps on
1800 93 92 44 / customerservices@kbc.ie



Live Chat with one of our reps via **kbc.ie**

▶ Data Protection Officer

KBC has appointed a Data Protection Officer to ensure compliance with the regulation and to liaise with anyone who has a query. All queries will be treated in a confidential manner.



You can contact our DPO by writing to:

**Data Protection Officer,
KBC Bank Ireland plc,
Sandwith Street,
Dublin 2**

While care has been taken in the preparation of this communication, you should be aware that it has been designed to give a general overview and its content is not intended to be comprehensive. Specific information is contained in our Data Protection Notice, which we recommend you take time to review. If you need further information or wish to exercise your privacy rights, please get in touch. Our contact details are above.

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