



Use of Personal Data in the United Bankers Group

The United Bankers Group processes personal data in accordance with the EU General Data Protection Regulation, the national legislation governing personal data and the specific regulation governing the financial industry (the "Regulatory Framework"), and ensures the materialisation of privacy protection and bank secrecy in the processing of personal data. Personal data is processed, *inter alia*, for the purposes of managing client relationships and for the provision and marketing of products and services.

For the purposes of managing personal data, the United Bankers Group has several data controllers and personal data registers for which separate privacy policies have been devised. The privacy policy of the companies processing the client information of the United Bankers Group, along with the privacy policy for the marketing registers in use in the United Bankers Group, is available below.

Personal data is obtained, for instance, from the data subjects themselves, from public registers maintained by the authorities and from credit information registers. Bank secrecy restricts the disclosure of personal in the possession of the United Bankers Group other than with the consent of the person the personal data pertains to, or in other situations allowed for by the Regulatory Framework, for instance to the authorities.

By law, a company belonging to the United Bankers Group has the right to disclose client information to other companies belonging to the United Bankers Group that are subject to an identical confidentiality obligation.

[United Bankers Group Privacy Policy for Marketing](#)
[United Bankers Group Privacy Policy for Clients](#)
[United Bankers Group Privacy Policy for Applicants](#)

Rights of the Data Subject

The data subject has the right to obtain confirmation from the data controller of whether personal data concerning the data subject are being processed or not, and if such personal data are being processed, the right to gain access to the personal data and to certain data determined under the EU General Data Protection Regulation. In addition, the data subject has the right to object to the processing of personal data for certain purposes defined under the EU General Data Protection Regulation, such as for direct marketing. Furthermore, the data subject has the right to retract their consent to the processing of their personal data at any time without this impacting the lawfulness of the processing conducted on the basis of such consent prior to the retraction of same, as well as to require the data controller to rectify without any undue delay any inaccurate and erroneous personal data concerning the data subject, and the right to have deficient personal data supplemented. In addition, the data subject may require the data controller to erase the personal data concerning the data subject without any undue delay in situations defined under the EU General Data Protection Regulation. In certain situations defined under the EU General Data Protection Regulation, the data subject has the right to obtain the personal data concerning the data subject that the data subject has provided to the data

controller, as well as the right to transfer such data to another data controller without hindrance from the data controller to which the personal data have been provided.

The data subject also has the right to lodge a complaint to the supervisory authority, if the data subject considers that the processing of the personal data concerning them occurs in violation of the EU General Data Protection Regulation.

The data subject may lodge a complaint especially in the member state of their permanent place of residence or employment, or in which the alleged breach of the General Data Protection Regulation has occurred.

The inquiries and requests mentioned above shall be addressed in writing to the United Bankers Group, Compliance, Aleksanterinkatu 21 A, 00100 Helsinki. The inquirer must prove their identity.

Use of Cookies on the www.unitedbankers.fi Website

The United Bankers Group utilises a so-called cookie functionality on their website. A cookie is a small text file sent to the user's computer and stored there, helping the host of a website to identify visitors coming to the website often, to facilitate the logging-in of the visitors to the website and to enable the compilation of aggregate data of the visitors. Cookies do not harm the users' computers or their files.

In case a user visiting the website of the United Bankers Group does not want the United Bankers Group to obtain the aforementioned information with the aid of cookies, most browsers allow for the deactivation of the cookie functionality. The service user should note that cookies may be necessary for the proper functioning of the website maintained by the United Bankers Group and the services provided by same.