

## Privacy Policy

Person status	Personal data	Period data is kept	Starting date
Person has an active FIBR account	<ul style="list-style-type: none"> <li>Personal voice data</li> </ul>	No longer than necessary	from moment of logging
Person has no Fibr accounts	<ul style="list-style-type: none"> <li>Copy identity document</li> <li>ID information</li> <li>Full Name</li> <li>Address</li> <li>Phone number</li> <li>Social security number (BSN/TIN)</li> <li>Gender</li> <li>E-mail</li> <li>Date of Birth</li> <li>Place of Birth</li> <li>Nationality</li> </ul>	6 months	When user is logged in for the last time, 6 months ago. We assume that user logs in because he is possibly still interested.
Person has no Fibr accounts	Data required to investigate a complaint or legal procedure	1 year	After solving the complaints
Person has no Fibr accounts	<p>Communication on log in files, registration of consent for example cookies</p> <ul style="list-style-type: none"> <li>Relevant information for communication means</li> <li>Data related to information that is sent and will be send</li> <li>Other data that is necessary to keep contact with involved subjects</li> </ul>	Maximum 1 year or on request of the data subject	After contract is terminated
Person has multiple active Fibr accounts	<p>In case of an account closure, all account details are registrered such as:</p> <ul style="list-style-type: none"> <li>Transactions</li> <li>Communication</li> <li>Complaints</li> <li>Requests</li> </ul>	5 years	After contract is terminated
Person has one active Fibr accounts	<p>In case of an account closure, all personal and account details are registrered such as:</p> <ul style="list-style-type: none"> <li>Personal information</li> <li>ID information</li> <li>Publicly available information</li> </ul>	5 years	After contract is terminated

# FIBR

Telephone recordings	The Bank may record telephone conversations. These recordings are used to train and assess employees and to improve services or to resolve complaints. The call recordings are not accessible to unauthorized persons and are destroyed within six months.	6 months	After call
Device information	The bank may record information on the devices being used to access the websites. Furthermore, it may be that your location is used to determine in which languages the webpages are displayed.	6 months	After last access to website

Subject	Personal data attributes	Retention period	Starting date	Legal basis
Data for research on customers	1. Gender, names, birth date, address and city of client or representative or a document that includes an identification number which enabled the identification. 2. The type, number, date and place of origin of the document that is used for identification. The origin of the service. 3. Account data, correspondence, conversation notes about and with the client, transactions of the customer and another service for the customer.	5 years	After contract is terminated	"Artikel 33 lid 1 en 4 Wet ter voorkoming van witwassen en de financiering van terrorisme. Artikel 14 Besluit Prudentiele Regels Wft DNB Leidraad Wwft en SW DNB, versie april 2015 CBP Richtsnoeren Identificatie en Verificatie van Persoonsgegevens (juli 2012)"
Product application of a customer	The data attributes that are asked in the application form and the rest of the information that is requested. Including any appendix	7 year	After contract is terminated	
Agreements with the customer	Personal data attributes: Name, address, city, birth date, phone number, data for communication.	7 years	After contract is terminated	"art. 2:10 BW/ 3:15i BW /52 AWR "
Online agreement	<ul style="list-style-type: none"> <li>For digital application, agreeing with terms and conditions (ticking the box 'i agree')</li> </ul>	7 years	After contract is terminated	art. 2:10 BW/ 3:15i BW /52 AWR
Transactions	<ul style="list-style-type: none"> <li>Transactions</li> <li>Withdrawals and deposits</li> </ul>	7 year		art. 2:10 BW/ 3:15i BW /52 AWR
Fraud detection	<ul style="list-style-type: none"> <li>NAW</li> <li>Report</li> <li>data with respect to fraud</li> </ul>	8 years	Starting moment of investigation	Article 4.3.2. Protocol Incident Warning System Financial Institution