

# Privacy Statement

## for the Joint Conciliation Board of the Austrian Banking Industry

Joint Conciliation Board of the Austrian Banking Industry (hereinafter referred to as the JCBABI) takes the protection of personal data very seriously. This statement details how the JCBABI processes your personal data and when JCBABI stores which data.

### I. General

The Austrian Federal Economic Chamber is responsible for processing personal data in the course of proceedings before the JCBABI. The JCBABI processes data exclusively on the basis of statutory provisions, particularly with a view to fulfilling the requirements set forth by the Austrian Alternative Dispute Resolution Act (AStG), Federal Law Gazette I 2015/105.

### II. Processing personal data

#### Data processing requiring no consent

1. The JCBABI processes the following personal data within the scope of the proceedings before the JCBABI:
  - a. of natural persons filing a conciliation request or any other inquiry with the JCBABI or representatives filing a conciliation request or any other inquiry on behalf of third-party natural persons:
    - name
    - sex
    - profession
    - address
    - telephone number
    - fax number
    - email address
    - date of birth
    - bank (specifically account, pass book, securities account number)

- the facts of the conciliation case or of any other inquiry, the correspondence exchanged within the scope of the conciliation proceedings or the handling of an inquiry and the documents transmitted by the parties in this connection
  - the amount in dispute in the conciliation case or of the matter of any other inquiry
  - information on whether the dispute is about a consumer transaction
- b. of credit institution to which the petition for conciliation or any other inquiry relates:
- name of the credit institution
  - name of contact at credit institution
  - address
  - telephone number
  - fax number
  - email address
  - website URL
  - opinion on the request for conciliation or any other inquiry, the correspondence exchanged within the scope of the conciliation proceedings and the documents transmitted by the credit institution in this connection.
- c. of natural and/or legal persons mentioned in the documents and/or statements of facts transmitted by the petitioner or the bank:
- name
  - sex
  - profession
  - address
  - telephone number
  - fax number
  - email address
  - date of birth
  - the facts of the conciliation case or of any other inquiry, the correspondence exchanged within the scope of the conciliation proceedings or the handling of an inquiry and the documents transmitted by the parties in this connection

Purpose: The JCBABI processes the data for the implementation and administration of conciliation proceedings within the meaning of the Austrian Alternative Dispute Resolution Act (AStG).

Justification: Processing is necessary for the performance of a task carried out in the public interest; consent.

Storage period: The data of conciliation proceedings is stored in accordance with sec. 8(2) Austrian Alternative Dispute Resolution Act (AStG) or until consent to do so is revoked. All the user's personal data is erased upon deletion of the user record.

2. The JCBABI processes the following personal data when it processes the JCBABI's General Contact Form:

The JCBABI provides a contact form on its website under "Contact". Anyone who transmits a message using the contact form is obliged to provide their name and email address and their specific concern so as to enable quick and efficient handling of their inquiry. In addition, telephone number, email address and postal address may be indicated in the contact form if a reply is requested by telephone, e-mail or post.

Purpose: The indicated data is processed by JCBABI for the purpose of handling the inquiry and in anticipation of follow-up questions.

Justification: Legitimate interest to process your individual inquiry and to reliably provide an answer.

Storage period: up to three years after handling of the inquiry is completed. On deletion of a user, all the user's personal data is deleted.

3. If you visit the website we operate, none of your personal data will be processed in connection with this visit.

### Data processing requiring consent

For the purpose of conducting the proceedings before the JBABI, it may be necessary for the credit institutions to transmit to the JBABI personal data that is relevant to the proceedings and for this data to be further processed by JBABI in further stages of the proceedings. In particular, such data includes personal data required to establish the facts of the conciliation case and the related documents, including correspondence, contracts and bank details (specifically account, pass book, securities account number). Within the scope of the proceedings, personal data relevant to the proceedings will be processed only on the basis of the consent you provide.

Purpose: The JCBABI processes the data for the implementation and administration of conciliation proceedings within the meaning of the Austrian Alternative Dispute Resolution Act (AStG).

Justification: Consent

Storage period: The data is stored in accordance with sec. 8(2) Austrian Alternative Dispute Resolution Act (AStG) or until consent to do so is revoked. On deletion of a user, all the user's personal data is deleted.

Any consent given may be revoked at any time. Once consent is revoked, the personal data will no longer

be processed for the purposes specified in the letter of consent from that time onward.

### **III. Data recipient**

The data is disclosed solely to persons directly involved in the respective proceedings of the JCBABI (e.g., mediator, expert, opposing party).

### **IV. Data subject's rights**

Data subjects have the right at all times to obtain free access to their personal data, to the source and recipients and the purpose of data processing and, within the limits of statutory provisions, a right to rectification, restriction and erasure of this data and a right to data portability. With regard to data used for the performance of tasks carried out in the public interest or for purposes of legitimate interest, the data subject is entitled to object to such processing.

### **V. Right to lodge a complaint**

If the view is taken that the Austrian Federal Economic Chamber breached Austrian or European data protection law when processing personal data in the proceedings before the JCBABI and has violated rights in the process, you will be asked to contact the Austrian Federal Economic Chamber to clarify any issues there may be. Furthermore, you have the right to lodge a complaint with the Austrian data protection authority.

### **VI. Contact details**

If you have further questions or concerns relating to the processing of your personal data or wish to exercise your rights as a data subject, please contact the Austrian Federal Economic Chamber,

**Wiedner Hauptstraße 63, 1045 Vienna, [dsb@wko.at](mailto:dsb@wko.at)**

For this purpose, and for questions relating to personal data, you may also contact the JCBABI at the address indicated on **[www.bankenschlichtung.at](http://www.bankenschlichtung.at)**.

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