

By enabling the option "Accept and join MoneyFit", I, the data subject, consent to the processing of my Personal Data set out in clause 3 below for the purposes explained in clause 4 and in accordance with the terms of this Consent Declaration, the contents of which I have carefully read and understood.

I acknowledge that the Bank is committed to protect my privacy and handle my Personal Data in an open and transparent manner and always in accordance with the provisions of the **EU General Data Protection Regulation (Regulation (EU) 2016/679) ('GDPR')** and with the **Bank's Privacy Statement** which is available at the Bank's branches and online at [https://www.bankofcyprus.com.cy/en-gb/contact\\_us/privacy-notice/](https://www.bankofcyprus.com.cy/en-gb/contact_us/privacy-notice/).

I further acknowledge that this service is available to me after providing my consent for the processing of my Personal Data for marketing purposes through digital channels of the Bank. The provision of information on products and services of the Bank that may be of interest to me, based on analysis of my financial activity and goals, is an essential element of this service.

### 1. CONTROLLER

The Controller of my Personal Data (as the term is defined in the GDPR) is **Bank of Cyprus Public Company Limited**, a public limited liability company with registration number HE 165, having its registered office at Stasinou 51, Agia Paraskevi, Strovolos 2002, Nicosia, Cyprus (the 'Bank').

### 2. HOW MONEYFIT SERVICE WORKS

The MoneyFit service is intended to provide a better view and understanding of my financial activity, budget and profile, to help me improve my own financial decision making, have a greater control over my finances and have access to a number of related products and services of the Bank.

In some cases, profiling will be used, i.e. my data will be processed automatically with the aim of evaluating my financial profile, spending and saving patterns in order to:

- identify recurring payments, overdrafts, high/low balances, refunds, card expiration dates, upcoming scheduled payments, upcoming subscription payments, savings made and other similar elements, and
- identify products and services of the Bank which may be of interest to me, based on my financial activity and goals.

Such information will then be displayed to me in the form of insights (the 'Insights').

The generation and provision of such personalized Insights will cover areas such as, but not limited to:

- Activity Summary (e.g. Travel summary)
- Proactive Balance forecasting (e.g. Upcoming activity/payment; cash flow monitor)
- Transaction monitoring (e.g. identification of duplicated charges, spending increase)
- Optimize cash (e.g. pointing out saving opportunities, outline possible debt reduction through available funds)
- Financial quizzes & goals
- Options for new products/services (given that I have provided my separate explicit consent for processing of my Personal Data for marketing purposes)
- Explore existing features (e.g. Simplify payments)
- Notifications & reminders (e.g. Large deposit; Payment reminder)

### 3. DATA PROCESSED

For the provision of the MoneyFit service and the generation of the Insights, the Bank will process information it collects when I use the Bank's services, such as transaction information.

More specifically, such information will include:

- User data (e.g. city, gender, age)
- Account(s) data (e.g. account alias, account type, balances, credit limits)
- Transaction data (e.g. transaction description, counterparty name, amount)

### 4. PURPOSES OF PROCESSING

By providing my consent, my Personal Data will be processed by the Bank when this is necessary in order to fulfil the following purposes:

- **Eligibility:** The determination of my eligibility for MoneyFit service and other products and services that the Bank offers.
- **Financial activity analysis:** The analysis of my financial activity (e.g. spending and saving patterns) and better understanding of my financial profile.
- **Provision of Insights:** The provision of the relevant Insights.
- **Information on products/services:** In order for the Bank to communicate with me any benefit, features and other information about products and services I already have with the Bank.
- **Provision of products/services:** The provision of products and services I may request.
- **Understanding the needs of Bank's customers:** For the Bank to better understand the current and future needs of its customers and better manage its business and the relationship it has with me and its customers.
- **Marketing purposes (based on the explicit marketing consent for digital channels of the Bank that I have provided through 1bank):** to tell me about products, services and offers of the Bank that may be of interest to me.

### 5. INVOLVEMENT OF THIRD PARTIES

For the purposes of providing the MoneyFit service, Third parties may be involved and any information required for the purposes mentioned above may be shared with the respective Third party.

The role of the Third party is to analyse my data and generate MoneyFit insights as outlined in term 2 and as per the Bank's setup.

Any information provided to such Third parties will not include Personal Data (i.e. data that can be used to identify me, directly or indirectly).

Such information may include, however, any information that I may provide in the free text ('Message to Beneficiary') when ordering the execution of a transaction. I acknowledge that I need to respect Personal Data of third parties and not provide unnecessary information in such fields.

### 6. MY RIGHTS UNDER THE GDPR

I acknowledge that, as a data subject, I have the rights provided to me under the GDPR, as these are also explained in the Bank's Privacy Statement. Such rights include the following:

- **Right to withdraw my consent:** I understand that I have the right to withdraw the consent that is hereby given to the Bank by un-enrolling from the MoneyFit service at any time. I further understand that any withdrawal of consent shall not affect the lawfulness of processing based on consent before it was withdrawn or revoked.
- **Access to my Personal Data.** I can receive a copy of the Personal Data the Bank holds about me and check that the Bank lawfully process it. In order to receive such a copy I can complete a web form through the Bank's website ([http://www.bankofcyprus.com.cy/en-gb/contact\\_us/](http://www.bankofcyprus.com.cy/en-gb/contact_us/)).
- **Request correction [rectification]** of my Personal Data.
- **Request erasure** of my Personal Data, where there is no good reason for the Bank to continue to process it.
- **Object to processing of my Personal Data.** I have the right to object to the processing of my Personal Data for direct marketing purposes. This also includes profiling in as much as it is related to direct marketing.
- **Request to receive a copy** of my Personal Data concerning in a format that is structured and commonly used and transmit such data to other organisations [known as the right to **data portability**].
- **Request the restriction of processing** of my Personal Data, i.e. if:
  - it is not accurate,
  - it has been used unlawfully but I do not wish for the Bank to delete it,
  - it is not relevant anymore, but I want the Bank to keep it for use in possible legal claims,
  - I have already asked the Bank to stop using my Personal Data, but I am waiting for the Bank to confirm if it has legitimate grounds to use my Personal Data.

### 7. DECLARATION

I hereby understand, accept and acknowledge that the combination of my User ID and Passcode which constitute my identity verification by the Bank, is equivalent to my



signature and I further agree and accept that the combined use will have the same result and effect as the signature under my own hand irrespective of any certification by any competent authority or agency.

Furthermore, I hereby agree and accept that the Bank will consider/perceive the combined use of my User ID and Passcode as entered by me personally and the Bank will not be liable in the event that my User ID and Passcode is used without my authorization by a third party due to my own negligence and/or recklessness and/or oversight and/or otherwise.