

Description of Danske Bank A/S, Finland Branch's customer register

The information is valid from January 1, 2018

1. Controller	Danske Bank A/S, Finland Branch Business ID: 1078693-2 Danske Mortgage Bank Plc Business ID 2825892-7
	Postal address: Televisiokatu 1, FI-00075 DANSKE BANK, Finland Street address: Televisiokatu 1, FI-00240 Helsinki, Finland Telephone: +358 (0)10 546 0000
2. Who to contact	Hannele Karhulahti Legal Telephone: +358 (0)10 546 0000
3. Name of the personal data file	Danske Bank's customer register
4. Purpose of processing personal data	The purpose of the processing of personal data is to manage tasks and services in relation to the operation of a credit institution and a mortgage credit bank as well as <ul style="list-style-type: none"> - to identify and recognise data subjects - to manage contact details - risk management and securing transactions - direct marketing - to manage registration, storage, reporting and reply obligations pursuant to the law and in accordance with authorities' regulations and guidelines.
5. Groups of data subjects	The person has or has had the following with the controller: <ol style="list-style-type: none"> a) a customer relationship or an application for entering into a customer relationship that concerns, e.g.: <ul style="list-style-type: none"> - an account - credit - a service or other agreement - an assignment b) a participation, obligation or right in another person's, company's or institution's agreement, service or assignment c) the registration of personal data is due to a statutory obligation to register data.
6. Description of the registered data groups	A. Basic data related to the person <ul style="list-style-type: none"> - official name - personal identity code, customer identifier or date of birth - gender - title or occupation - education - language - nationality - identification information on the identification document - address - agreement and service-specific postal addresses - e-mail address - home, work and other telephone numbers - tax information on a non-resident taxpayer - direct and telephone marketing prohibition - e-mail marketing permission - position or relationship to a corporation (e.g. entrepreneurs) - relationship to the bank or its Group company (e.g. personnel)

	<p>B. Classification data</p> <ul style="list-style-type: none"> - deviant status code (dead, decedent's estate, a trustee ordered, restricted competence, legally incompetent, trusteeship authorisation, debt restructuring or bankruptcy) - client classification for investment services - credit rating - customer sector and line of business - defaults in payment <p>C. Connections with the controller's organisation</p> <ul style="list-style-type: none"> - responsible unit - contact person <p>D. Information on the person's transactions</p> <ul style="list-style-type: none"> - list of accounts, credits, services, agreements, applications and assignments or a share relationship to the aforementioned transactions <p>E. Information required to fulfil statutory obligations</p> <ul style="list-style-type: none"> - information necessary to fulfil the obligations under the Act on Preventing and Clearing Money Laundering and Terrorist Financing
<p>7. Regular destinations of disclosed data</p>	<ul style="list-style-type: none"> - the authorities when the law so provides, - in accordance with Personal Data Act and the Act on Credit Institutions to companies belonging to the same group, located either in Finland or abroad
<p>8. Regular sources of personal data</p>	<ul style="list-style-type: none"> - the data subject himself or herself - the Population Register Centre - registers maintained by the authorities and other registers, within the limits of the law - Suomen Asiakastieto Oy - customer default data files of credit institutions
<p>9. Transfer of data outside the European Union or the European Economic Area</p>	<p>Data may be transferred outside the European Union and the European Economic Area within the limits of the Personal Data Act:</p> <ul style="list-style-type: none"> - on the data subject's assignment or on the basis of his or her unequivocal consent; - if the transfer is necessary to implement an agreement between the data subject and the controller; - if the country in question guarantees a sufficient level of data privacy; - if the controller provides sufficient guarantees for the protection of the persons' privacy and rights through contractual clauses or in another manner and the European Commission has not stated that the guarantees are insufficient; or - if the transfer takes place using the standard contractual clauses approved by the European Commission.
<p>10. Principles of protecting personal data</p>	<ul style="list-style-type: none"> - It is ensured through data user authorisation management that the data in the file is only processed by persons authorised to do so. - Persons processing the data in the file are subject to a statutory secrecy obligation and they have signed a non-disclosure agreement. - The data file is maintained according to user authorisations in Danske Bank Group's internal network, which is isolated from the public telecommunication network through firewall solutions. - The data file is protected using a mainframe protection program. - Confidential data transferred over the public telecommunication network is encrypted or otherwise protected through technical means. - Document material and data processing equipment at the premises are protected through access control.