

## Data protection information

Information on data processing by Landesbank Baden-Württemberg (LBBW) in accordance with Art. 13, 14 of the General Data Protection Regulation (GDPR) for data processing in the context of the brokerage business.

<p>LBBW offers its services to customers of savings banks, building societies and other banks in various forms. In this context, it supports the processing of</p> <ul style="list-style-type: none"> <li>• Development loans from the Kreditanstalt für Wiederaufbau or other development institutions</li> <li>• Payment transaction orders for domestic and foreign payment transactions.</li> </ul> <p>This data protection notice informs you about the purposes for which we process your personal data.</p>
<p><b>Name and contact details of the controller and its representative:</b></p> <p>Landesbank Baden-Württemberg, Am Hauptbahnhof 2, 70173 Stuttgart, Tel.: +49 (0)711 127-0, Fax: +49 (0)711 127-43544, kontakt@LBBW.de - hereinafter referred to as "LBBW" - represented by the Chairman of the Board of Managing Directors, Mr. Rainer Neske.</p>
<p><b>Contact details of the data protection officer:</b></p> <p>Data Protection Officer of LBBW, Am Hauptbahnhof 2, 70173 Stuttgart, Tel.: +49 (0)711 127-0, Fax: +49 (0)711 127-6673495, datenschutz@LBBW.de</p>
<p><b>The purposes for which the personal data are to be processed and the legal basis for this:</b></p> <p>LBBW processes your personal data for the purpose of processing the promotional loan taken out with the promotional lending institution via the Sparkasse/LBS, in particular by LBBW forwarding the application to the promotional lending institution and forwarding it to the data subject for the purpose of granting the promotional loan to the Sparkasse/LBS. The legal basis for the processing of your personal data in this respect is Art. 6 para. 1 sentence 1 letter f) GDPR.</p> <p>LBBW offers customers of savings banks or other banks the option of processing payment transactions. The orders for payment processing are received by LBBW (so-called "incoming payment transaction orders") and LBBW processes your personal data on its own responsibility in order to execute the payment transaction order. It is also possible for payment orders from customers of savings banks or other banks in whose payment order LBBW processes payment transactions to be processed via LBBW (so-called "outgoing payment orders"). It is also possible for LBBW to forward payment orders from one payment service provider to another payment service provider as an "intermediary". The above-mentioned case constellations can arise both in foreign payment transactions and in domestic payment transactions. The legal basis for the processing in this respect is Art. 6 (1) (b) GDPR and Art. 6 (1) (c) GDPR. In addition to the statutory obligations set out below, LBBW is bound by the Money Transfers Regulation (EU) 2015/847 in the context of domestic and foreign payment transactions.</p> <p>As a bank, LBBW is also subject to various legal obligations, i.e. statutory requirements (e.g. Banking Act, Money Laundering Act, Securities Trading Act, Tax Acts, Foreign Trade and Payments Act, Foreign Trade and Payments Ordinance) and banking supervisory regulations (e.g. of the European Central Bank, the European Banking Authority, the Deutsche Bundesbank and the Federal Financial Supervisory Authority). The purposes include identity and age verification, fraud and money laundering prevention, the fulfillment of tax control and reporting obligations and the assessment and management of risks. In this respect, LBBW processes your personal data in accordance with Art. 6 (1) (c) or Art. 6 (1) (e) GDPR.</p>
<p><b>Categories of personal data that are processed and from which source they originate:</b></p> <p>For the aforementioned purposes, LBBW processes your personal identification data (e.g. name, address, etc.) and, if applicable, public identification data such as ID card data, insofar as there is a legal obligation to do so.</p> <p>For the purpose of processing promotional loans, your bank and financial data will also be processed insofar as they are related to the loan and promotional object.</p> <p>LBBW processes all personal data contained in the order for domestic and international payment transactions. In addition to your personal identification data, this also includes the recipient's data, the amount, the specified payment purpose and the name of the recipient bank.</p> <p>In all other cases, we receive your personal data from your savings bank or bank or from the operator of the payment transaction system via which LBBW receives the payment order to be processed in order to process your financial transactions.</p>
<p><b>Recipients or categories of recipients of the personal data:</b></p> <p>LBBW transmits personal data in the context of development loans to the respective development loan institution and to the respective bank/LBS through which the application is submitted.</p> <p>LBBW transmits personal data to the operators of payment transaction systems and correspondent banks that it involves in the processing of a payment transaction order as part of the processing of payment transaction orders. In addition, to your bank with which you have your account for the processing of incoming payment orders. If LBBW uses a correspondent bank to process your payment order, it will select the correspondent bank that appears best suited for the execution of the respective payment transaction order. Depending on the domicile and banking relationship of the payee, the involvement of foreign correspondent banks is conceivable, even several times. The correspondent banks involved and the payee may be located in insecure third countries from a data protection perspective. It is conceivable that LBBW transmits a payment transaction order from abroad, in the forwarding of which it is involved as an intermediary, to another correspondence bank.</p> <p>Processors employed by LBBW may also receive data for the aforementioned purposes. These are companies in the categories of IT services, logistics, printing services, telecommunications, debt collection, consulting and advisory services.</p> <p>Other recipients are entities to which LBBW must transfer your personal data due to legal regulations.</p>
<p><b>the controller's intention to transfer the personal data to a third country or an international organization:</b></p> <p>In foreign payment transactions, the transfer of the data necessary for the execution of the foreign payment order to a third country is a mandatory requirement for the execution of the order and is therefore carried out with the knowledge and intention and in the interest of the payer of the payment order, Art. 49 para. 1</p>

\*Statements made by the bank within the scope of the business relationship exclusively authorize and obligate Landesbank Baden-Württemberg.

subpara. 1 of the GDPR. 1 letters b) and c) GDPR. An adequacy decision by the Commission is generally not available. If correspondent banks in countries other than the country of domicile of the payee are to be involved, LBBW will, where possible, select correspondent banks in such a way that suitable guarantees in accordance with Art. 46 GDPR are in place. If LBBW accepts payment orders from foreign correspondent banks for forwarding to a domestic payee, there is no intention to transfer them to a third country or an international organization.

Furthermore, there is no intention to transfer your personal data abroad.

**The duration for which the personal data will be stored or, if this is not possible, the criteria for determining the duration:**

LBBW is subject to various retention and documentation obligations arising from the German Commercial Code (HGB), the German Fiscal Code (AO), the German Banking Act (KWG), the German Money Laundering Act (GwG) and foreign trade regulations, among others. The retention and documentation periods specified there are two to ten years.

Finally, the storage period is also assessed according to the statutory limitation periods, which, for example, according to Sections 195 et seq. of the German Civil Code (BGB) can generally be 3 years, but in certain cases can also be up to thirty years.

**Information as to whether the provision of the personal data is required by law or contract or is necessary for the conclusion of a contract, whether the data subject is obliged to provide the personal data and the possible consequences of non-provision:**

The provision of personal data to LBBW is neither legally nor contractually required. The provision is required if a savings bank/LBS cooperating with LBBW in the granting of development loans wishes to apply for development funds. Refusal to provide the data required for the processing and implementation of your funding measure will result in the application being rejected.

In order to process domestic and international payments, it is necessary to process your personal data in accordance with various legal regulations.

**Rights of data subjects:**

Every data subject has the right of access under Art. 15 GDPR, the right to rectification under Art. 16 GDPR, the right to erasure under Art. 17 GDPR, the right to restriction of processing under Art. 18 GDPR and the right to data portability under Art. 20 GDPR. The restrictions under Sections 34 and 35 BDSG apply to the right to information and the right to erasure. In addition, you have the right to lodge a complaint with a data protection supervisory authority in accordance with Art. 77 GDPR in conjunction with Section 19 BDSG. The data protection supervisory authority responsible for LBBW is the Baden-Württemberg State Commissioner for Data Protection and Freedom of Information.

**Reference to the legitimate interests pursued by the controller or a third party if the processing is based on Art. 6 (1) (f) GDPR:**

For reasons of efficiency, development institutions limit the possibility of applying for development funds to larger credit institutions, which is why the Landesbanken in the Sparkassenfinanz-Group regularly act as intermediaries for the savings banks or LBS and their customers to access development loans.

**Information on the existence of automated decision-making including profiling in accordance with Art. 22 (1) and (4) GDPR:**

There is no automated decision-making.

LBBW processes some of the data of the ordering parties and recipients of payment transaction orders automatically with the aim of evaluating certain personal aspects (profiling). LBBW uses profiling, for example, due to legal and regulatory requirements to combat money laundering, terrorist financing and criminal offenses that endanger assets. Data evaluations (e.g. in payment transactions) are also carried out. No profiling takes place beyond this.

## Information about your right to object in accordance with Art. 21 GDPR

You have the right to object, on grounds relating to your particular situation, at any time to processing of personal data concerning you which is based on point (f) of Article 6(1) GDPR (data processing on the basis of a balancing of interests).

If you file an objection, we will no longer process your personal data. Unless we can demonstrate compelling legitimate grounds for further processing which override your interests, rights and freedoms or the processing serves the establishment, exercise or defense of legal claims.

The objection can be made informally and should preferably be addressed to:

Landesbank Baden-Württemberg  
At the main station 2  
70173 Stuttgart  
0711 127-0  
0711 127-43544  
kontakt@LBBW.de