

# Privacy Statement ING Bank, a branch of ING-DiBa AG

## Notes concerning Data Protection

### Our Principles:

- We place great importance on the protection of your privacy
- We handle your data responsibly and in compliance with the specified purpose
- We are aware of the importance of the data you provide us with
- Without your approval, we do not pass on your data to third parties
- We apply approved security systems to ensure misuse of your data

We place great importance on the protection of your privacy when using our websites. In this context, please read the following information.

### 1. General

The ING-DiBa AG, referred to in the following as 'ING-DiBa', offers you a range of financial products from the banking and insurance sector via the internet. In addition, our clients can also access the sections of Banking + Brokerage. ING-DiBa is aware of the importance of the personal data it is provided with. We ensure that all data entered by clients and potential clients within the scope of our internet offer are treated confidentially.

Personal data is data related to your person. This includes i.a. your name, your address, your telephone number and other data required for the business transaction. This does not include information which is not directly linked to your person. Personal data of clients and potential clients are protected by means of applying security standards and work processes especially created to prevent misuse of such data.

#### a) Anonymous Information retrieval

You can always visit our website without informing us who you are. We are only informed anonymously of the name of the internet service provider, the website from which you are visiting us and the websites of ours you visit. This information is evaluated for statistical purposes. As an individual user, you remain anonymous. Since no personal data is collected on our sites involving pure client information, there can also be no further use or transfer of data.

- b) External links To provide optimized information you will find links on our sites which refer to sites of third parties. In so far as such links are not identifiable as such, we draw your attention to the fact that this involves an external link. ING-DiBa has no influence on the contents and design of the sites of other providers. The guarantees of this Data Privacy Statement do not therefore apply to such sites.

- c) Collection and Processing of personal Data Personal data is only collected if you voluntarily provide us with such data, for example to execute a contract or to register personalized services. The data is used to provide services/financial services. If you have approved accordingly, you will also receive product information of ING-DiBa. All personal data is transferred as cipher-text to counteract any misuse of data on the part of third parties.
- d) Using and Transferring personal Data ING-DiBa processes and uses your personal data collected to check and execute the respective contract and for purposes of advertising or market and opinion research. You may object to the processing and use of your personal data for the purpose of advertising as well as market and opinion research at any time. Your data will not be transferred without your approval, unless a legal obligation exists for such action.
- e) Information concerning Money Transfers In the case of transfers abroad and for separately commissioned urgent transfers, the data contained in the transfer will be passed on to the bank of the beneficiary via the only payment information service operating worldwide, the Society for Worldwide Interbank Financial Telecommunication (SWIFT), located in Belgium. For system security reasons SWIFT temporarily stores the transaction data at its computer centers in the Netherlands and the USA.
- f) Cookies Cookies are text files sent to your computer to recognize it within the scope of using websites. ING-DiBa uses Cookies in some sections of its websites to make it easier for you to use the sites and to design them more individually. You can set your browser so that it informs you about the transfer of Cookies or so that Cookies can be rejected. You will find information on this via the Help function of your web browser (e.g. Microsoft Internet Explorer or Firefox) which you use to access the internet. Important: For security reasons, you require activated cookies for successful log-in to Internetbanking + Brokerage of ING-DiBa-

### 2. Web Analysis

In order to continuously improve our internet sites and our offers for you and to rectify errors, we apply a web analysis tool.

Cookies are used for the execution of the web analysis.

Here we only store pseudonym data, i.e. data from which a third party cannot derive any reference to an individual. Storage of names, addresses or other personal data remains unaffected. Right of Objection You can object to such pseudonym data processing at any time so that your visit to our internet sites can no longer be recorded in future. To do this, you need to activate the

'Opt-Out Cookie'. Please confirm the respective button at [www.ing-diba.de/kundenservice/sicherheit/datenschutz](http://www.ing-diba.de/kundenservice/sicherheit/datenschutz), if you wish to object to pseudonym data processing. Your objection can only be accepted as long as the 'Opt-Out Cookie' remains stored on your computer. Please note that on deleting your Cookies, the 'Opt-Out Cookie' is also deleted. If you use several computers, you should activate the objection option in every terminal.

### 3. Your Rights

At your request, we will inform you at all times concerning your personal data we have stored. We do not collect, use and process any personal data without your express approval. If you no longer approve of the storage of your personal data or if such data no longer up-to-date, we will initiate blocking or deletion of your data or execute corrections required – in so far as such is admissible pursuant to current law. If you are already a client of ING-DiBa, data collection, use and storage in Internetbanking + Brokerage are made within the scope of contractual agreements concluded with you.

### 4. Our Security technology

Sites on which we collect personal data are encrypted with 128 Bit and certified by centers approved for International Encryption Certification.

Additional security facilities apply for Internetbanking + Brokerage (PIN/TAN process and DiBa Key).

Unauthorized access is prevented by means of a Firewall system.

You will find more information on this issue in the section 'Security' which you can access from our homepage.

If you have any questions, or suggestions, concerning data privacy, you can contact us at [datenschutz@ing-diba.de](mailto:datenschutz@ing-diba.de).