

Privacy Statement ING Bank N.V.

France

This privacy statement provides information about the processing of personal data by ING Bank France ('ING'). ING does its best to ensure that the processing of your personal data is carried out in such a way that your privacy is protected and safeguarded. ING processes personal data in accordance with the data protection laws and regulations applicable to it.

Individuals of whom ING processes personal data

ING processes personal data of individuals including, but not limited to, individuals:

- who are (potential) clients, business partners or suppliers of ING;
- who are acting in their capacity of shareholder, ultimate beneficial owner, employee, (managing) director, authorised representative or contact person of clients, business partners or suppliers of ING;
- who are visitors of ING's websites;
- of whom ING processes personal data in the framework of its financial transaction processing and handling without having a contractual relationship with them such as beneficiaries of financial transactions.

Personal data ING processes

The personal data ING processes of individuals may include, among others, data concerning their identity, domicile, name, address, personal status, position or capacity (such as function or role if acting on behalf of or for a client, supplier or business partner), assets, (financial) transactions, account numbers or other unique identifiers, signatures, creditworthiness or financial condition, email address, phone number, IP address or visits to ING's websites.

Purposes of data processing

ING processes personal data for the following purposes:

- assessing and accepting of, entering into and executing of agreements with clients, business partners or suppliers, executing payment and other financial transactions, recording and financially settling services, products and materials delivered to and from ING, including communication with individuals involved in contracts (e.g. insured persons, beneficiaries, intermediaries), and dispute resolution and litigation;
- performing relationship management and (targeted) marketing to establish a relationship with and/or maintain as well as extend a relationship with a client;
- business process execution, internal management reporting and analysis including activities such as statistical and scientific analyses for the development and improvement of ING's products and/or services, account management and client service; creation of a global view of clients; managing company assets; conducting internal audits

- and investigations; finance and accounting; implementing business controls; provision of central processing facilities for efficiency purposes; managing mergers, acquisitions and divestitures;
- safety, health and security including the protection of ING and client, supplier or business partner assets and the authentication of client, supplier or business partner status and access rights;
- compliance with laws and regulations as well as sector-specific guidelines and regulations including, but not limited to, anti-money laundering and anti-terrorist financing regulations; and/or
- safeguarding the security and integrity of ING and/or the financial sector. This includes (1) the detection, prevention, investigation and combating of (attempts at) unlawful or undesirable activities or conduct targeted towards ING, clients and staff, or other financial institutions, and (2) the use of and participation in warning systems.

Personal data sharing with ING offices

ING may share personal data with and transfer those data to other ING offices in ING's network provided their involvement is necessary to reach one of the purposes listed above. These other ING offices may be located outside of the European Economic Area. ING will only pass on personal data to third parties outside of such area in accordance with the requirements of any applicable data protection laws and regulations.

Transfer of personal data to third parties

ING may transfer personal data to third parties such as business partners, other financial institutions, suppliers or other service providers, intermediaries, beneficiaries of transactions, courts, regulatory authorities, warning systems or other third parties involved in reaching any of ING's purposes listed above. These third parties may be located outside of the European Economic Area. ING will only pass on personal data to third parties outside of such area in accordance with the requirements of any applicable data protection laws and regulations.

Storage period

ING shall retain personal data only:

- for the period required to serve the purposes for which the

- personal data were collected or for which they are further processed;
- to the extent reasonably necessary to comply with an applicable legal requirement; and/or
 - as advisable in light of an applicable statute of limitations.

Security

ING has implemented appropriate, and commercially reasonable, technical, physical and organisational measures to protect personal data against accidental or unlawful destruction or accidental loss, alteration, unauthorised disclosure or access and all other unlawful forms of processing. To achieve this, ING has implemented technology risk standards and other relevant policies and processes on the security of personal data.

Right of access, rectification, blocking, deletion and objection

If ING processes your personal data, then you have the following rights:

- a right to request ING an overview of your personal data processed by or on behalf of ING;
- a right to have ING rectify, delete or block your personal data if the data are incorrect, incomplete, or not processed in compliance with applicable data protection laws and regulations and the Global Data Protection Policy;

- a right to object to the processing of your personal data on the basis of compelling legitimate grounds relating to your particular situation provided that ING bases its processing on its legitimate interests or those of a third party to whom ING has disclosed the data;
- a right to object to receiving direct marketing communications from ING.

To make any of the above requests you need to put the request in writing addressing it to:

ING Bank France
Legal Department – CIL
Immeuble Lumière
40 avenue des Terroirs de France
75616 PARIS CEDEX 12

Your request needs to be accompanied by a photocopy of a valid identity card as proof of your identity.

Modification of privacy statement

ING keeps its privacy statement under regular review. This privacy statement was last updated on 1st of April 2014.