

BT Capital Partners Policy regarding the processing and protection of personal data

We, at BT Capital Partners, are constantly preoccupied that the personal data of all the people with whom we interact in our units, online or while participating at various events – clients, employees, visitors, and collaborators (called subsequently “targeted people”) – be processed according to the applicable legal dispositions and the highest safety and confidentiality standards. That is why BT Capital Partners, as “data operator”, constantly aims at making sure that its data storing and processing systems have a high level of security and that all the legal principles and requirements are observed regarding the personal data of the natural people.

General information

Personal data means any information regarding a natural person identified or identifiable based on said data.

The present document represents a summary of the policy implemented within BT Capital Partners regarding the personal data of the targeted people, mostly clients, their proxies and their real beneficiaries.

The operator’s identity

BT Capital Partners S.A. (**BTCP**) is a financial investment service company (S.S.I.F.) registered in the A.S.F. Registry under n. PJR01SSIF/120022, with the headquarters in Cluj-Napoca, Str. Constantin Brancusi nr. 74-76, ground floor, post code 400462, county of Cluj, Romania, e-mail office@btcapitalpartners.ro, website: www.btcapitalpartners.ro, telephone 0264.430.564, fax 0264.431.718., member of the Grupul Financiar Banca Transilvania (Banca Transilvania Financial Group) (**The Group**).

The purposes and grounds of the processing

BT Capital Partners processes in good faith the personal data of various categories of natural people (**Client**), pursuant to the legislation regarding the personal data processing and protection: *General Rules regarding Data Protection, Law n. 506/2004 regarding the personal data processing and private life protection in the field of electronic communication*, with other regulatory documents, as well as any other guides or good practice or conduct codes to which they are applicable or where it is part of, in conditions that ensure their technical safety and confidentiality, for the following purposes:

a) identifying the clients, including for knowing them for the purpose of prevention and punishment of money laundering and terrorism fighting, both on the moment of establishing the business relationship with BTCP and during the entire period of development, at the BTCP premises, online or during the telephone calls initiated by the Client or BTCP;

b) updating the Client’s data in the BTCP records;

c) concluding and executing certain contracts concluded between BTCP and Client pertaining to products and services offered by BTCP on their behalf and/or on behalf and for entities of the Group;

d) monitoring the safety of the people, the spaces and/or the BTCP assets or the visitors of their units;

e) elaborating and transmitting reports towards the institutions that are competent to receive them, according to the legal provisions applicable to BTCP;

f) elaborating the analyses and maintaining the economic, financial and/or administrative



management of BTCP;

- g) administrating the services and products offered by BTCP within the internal departments;
- h) assessing and monitoring the investment and financial-commercial behaviour of the Clients' during the business relationship with BTCP for the identification of unusual transactions and suspicious transactions;
- i) defending in a court of law the BTCP rights and interests, solving the litigations, investigations or any other petitions/complaints/requirements in which BTCP is involved;
- j) performing conformity and risk verifications on the BTCP procedures and processes, as well as carrying out the activities or audit or investigations;
- k) taking measures/supplying information or answers to any sort of request/notification/complaint addressed to BTCP by the Clients and/or authorities or institutions, on any channel, including through electronic and internet communication services; processing the Client's data in this purpose implies the recording and storing of any messages or telephone calls whether they were initiated by the Client or by BTCP;
- l) informing the Client regarding the products/services supplied by BTCP, with the purpose of good execution of the contracts (such as, but without limitation to: *Bank statements, Portfolios*, notifications regarding BTCP agencies opening hours, notifications about other operations/events that aim the assets of BTCP etc.);
- m) broadcasting the publicity, based on the consent expressed on dedicated forms;
- n) carrying out internal analyses (even statistical), both regarding the products/services and the Client portfolio, for the improvement and development of products/services, as well as carrying out of studies, market analyses, Client evaluations regarding the BTCP products/services.
- o) archiving the documents in physical and electronic support, making backup copies, carrying out services of recording correspondence addressed to BTCP and/or sent by it, as well as the carrying out of the courier activities.
- p) creating or analysing Client profiles for performing the legal requirements, for the improvement of the BTCP products/services or the Group entities;
- q) calculating the commissions to which the employees that act within the BTCP sales force are entitled to;
- r) solving the litigations, investigations or any other petitions/complaints/requirements in which BTCP is involved.

The grounds on which BTCP processes personal data of the Client are, according to the case the legal obligation, the conclusion/execution of the contracts concluded between BTCP and the Client, the legitimate interest of BTCP and the Client's consent.

Categories of people targeted and processed personal data

In order to fulfil its legal obligations, within its activities, BTCP processes mainly personal data of the following categories of natural entities:

- natural people clients, people with signature rights, proxies of the Client's;
- administrators, people with management functions or representation mandate, stakeholders/associates, the real beneficiary for the legal entity client;
- members of the family of the above mentioned types of people;
- any other third parties whose personal data are put at our disposition by the targeted people with whom we interact directly or whose data arrive in our possession after consulting public or private information sources.

The personal data that we use within our activity are usually taken directly from the targeted people, in various occasions and through various **means**:

- through the request of account opening on the moment of establishing and along the development of the business relationship with BTCP;
- in the occasion of concluding and developing contracts for products/services offered by BTCP in their own name or for third parties;
- through filling out forms available on the BTCP website;
- through the registration/participation at various competitions/campaigns organized by BTCP at their headquarters or on the BTCP website;
- when we are requested information or when we receive notifications/complaints at the company's telephone numbers, on the e-mail addresses, through messages transmitted on the company's pages/online platform, on social networks or letters received at the company;
- when one applies for positions available in the company (online sending/filing CVs at the headquarters of the company or on various e-mail addresses).

The categories of personal data of the BTCP clients processed for the previously mentioned purposes are:

- a) identification data: name, surname, pseudonym (if case), date or place of birth, personal number or another similar identification elements, series and number of national or international ID or passport, as well as its copy, the address of the domicile and residence or correspondence (if case), the telephone number, fax, e-mail address, user name from the platform of BT Trade system safety message box, citizenship;
- b) financial data (source of funds, financial situations, transactions);
- c) fiscal data (fiscal residence country);
- d) profession, occupation, name of the employer or the nature of its own activity, information on the family situations (if case);
- e) information on the important public position held (if case);
- f) information on the exerting of management positions within the open companies listed on the market (or the existence of strong bonds with people who exert management functions within the open companies listed on the stock market), the access to privileged information in relation with open companies whose stock is admitted to be transacted on the stock market (if case);
- g) information on the economic and financial situation of the Client, their investment experience, investment objectives and risk tolerance, the purpose and nature of the operations carried out, the client's assets through another intermediary which exceeds a legally set threshold;
- h) the image (contained in the identity documents or caught by the video surveillance cameras set up in the BTCP headquarters);
- i) the voice, including during the telephone calls records;
- j) the signature and, in punctual cases, the digital fingerprint (in the case of illiterate people or people with impaired vision);
- k) the identification codes, including some allotted by BTCP or other institutions, necessary for carrying out certain services such as, but without limiting to the client code, the IBAN codes attached to bank accounts, codes of the cell phones used for accessing the services through mobile and IP address of the device used for accessing these services. The telephone codes and IP addresses are processed exclusively for insuring the safety measures for the transactions carried out through the internet or mobile service;

l) information referring to the fraudulent/potential fraudulent activity, consisting of data regarding accusations and convictions related to crimes such as fraud, money laundering and financing of terrorism, only in the legally established cases;

m) information related to the perpetration of crimes or offences in the financial-banking field, in the direct relationship with BTCP or the Group, observed through final or irrevocable decisions, according to the case or through unchallenged administrative acts;

n) data and information related to the products and services offered by BTCP or its collaborators, that the targeted people use;

o) any other personal data belonging to the Clients which are brought to our knowledge in various contexts by the Clients or other people or of which we become aware after the consultation of public or private information sources.

The consequences of the refusal to supply personal data

The refusal of the Clients or the potential Clients to process their personal data whose collection and storing is imposed by BTCP by legal documents applicable to the financial investment service companies and/or to those necessary for the development of the contracts pertaining to the products/services contracted by them from BTCP and/or fulfilment of the BTCP legitimate interest, will make impossible the establishing of a business relationship or will lead to its cease, precisely it will make it impossible to contract or to use the BTCP products/services by these people.

In case the Clients will not wish to supply BTCP the personal data necessary for the proper identification in the context of the requirements/notifications/complaints address to them, it will be impossible to analyse the request/complaint and supply the answer to that or the supply of the answer in the way/on the channel requested by the Client (according to the case).

In what regards the personal data processed by BTCP for publicity reasons, granting the consent for their processing is optional. The refusal of the Client to have their data processed for advertising purposes will not hinder in any situation the contracting of the BTCP products/services. In order to fulfil the legal obligations of knowing the Client, in case they omit or refuse to update their personal data in their records, BTCP will be able to update their data on their own initiative, based on the information obtained directly from the Client, if they supplied them to BTCP for other purposes (for example, if the client did not declare to the Intermediary an e-mail address upon the settling or during the evolution of the business relationship, but they supply such an address to be used by the Intermediary in the purpose of transmitting advertising materials BTCP will process the Client's e-mail address in the purpose of the evolution of the business relationship with the Client as well).

Data recipients

The personal data of the BTCP clients is revealed, or, according to the case, transferred, pursuant to the legal grounds applicable depending on the situations, with a proper information of the clients and only in conditions which ensure full confidentiality and data safety, towards categories of recipients such as, but without limiting to: clients, branches, agencies, lucrative facilities, BTCP representations, entities from within the Banca Transilvania Financial Group, assignees, proxies and contract partners (service providers) used by BTCP, authorities and public institutions (such as, without limitation to A.S.F., A.N.A.F., Investor Compensation Fund, the National Agency of Money Laundering Prevention and Control, police), auditors, attorneys, notaries, bailiffs, institutions of the capital markets (market operators, trustees etc.) third parties involved in the execution, reimbursement of the transactions and the custody of the financial tools, other intermediaries registered in the A.S.F./C.N.V.M. registry, state authorities, including from outside the European Economic Area, as a consequence of the processing

carried out with the purpose of applying the FATCA legislation. Only if necessary for the carrying out of the objects of the contracts concluded with the Client or the legal obligations or in the interest of other people targeted and only in specific situations or based on proper guarantees, the Intermediary will transfer abroad personal data, if case, including towards states which do not provide a proper level of their protection. The initiation by the client of certain operations in dealing places outside Romania represent their consent for the transfer of its personal data to those states.

Processing duration

Personal data processed by BTCP regarding the knowing of the clients with the purpose of preventing and punishing money laundering and terrorism control will be stored by BTCP for at least 5 (five) years from the date of cease of the business relationship with the client; any other personal data, processed by BTCP in other indicated purposes will be kept for the period necessary for the fulfilment of the purposes for which they were collected, to which supplementary, non-excessive terms established by the law or according to the retention policies established by BTCP can be added.

In case of consent-based data processing, after its withdrawal, that data cannot be processed anymore.

The rights of the people whose personal data are processed

The client benefits of the rights granted by the legislation in the field of processing and protection of the personal data, respectively:

1. The right to be informed or the right to receive from BTCP clear, transparent information, written in a language that is easy to understand, regarding the way in which BTCP uses personal data, as well as regarding the rights of the people whose personal data is processed;
2. The right of access or the right to obtain from BTCP, upon request and free of charge (for one request/year), the confirmation of the fact that personal data of that person is processed by BTCP or not;
3. The right to rectification or the right of the person to obtain from BTCP the rectification of the inexact personal data regarding it;
4. The right to the cancellation of the data or the right to obtain from BTCP the cancellation of the personal data referring to it, in case they are not necessary for fulfilling the purposes for which they were collected, in case the person opposes to the processing based on a fundamental ground, in case the data have been processed illegally or in case the person has withdrawn the consent for the data processing;
5. The right to the restriction of processing or the right of obtaining from BTCP, the restriction of the processing, in the applicability conditions included in the current regulations in force;
6. The right to the data portability or the person's right to receive from BTCP the personal data that it supplied and that can be automated and the right to transmit these data to another operator;
7. The right to challenge or the right to oppose in any moment, for reasons related to their particular situation to the processing of personal data regarding them.

For the exertion of the above mentioned rights, the people targeted can turn to the person appointed by BTCP S.A. as personal data protection responsible:

- through a written request addressed to BT Capital Partners S.A. at their headquarters in Cluj-Napoca, Str. Constantin Brancusi nr. 74-76, ground floor, post code 400462, Cluj county, with the mention "*in the attention of the personal data protection responsible*";

- or through a message sent over e-mail at la_dpo@btrl.ro, privacy@bt-cp.ro

In case the client addresses BTCP a request regarding the execution of their rights regarding data

protection, BTCP will answer this request in 30 days' time, in the conditions stipulated by the *UE Regulation 2016/679 regarding the data protection*. In case the personal data processing is performed in order to fulfil a legal obligation, BTCP cannot take into consideration the client's position towards the processing of that data.

Also, the natural entities whose personal data is processed have the right to file complaints at the National Authorities for the Supervision of the Personal Data Processing or they have the right to turn to the justice.

More details regarding the rights of the natural people in what regards the processing of the personal data are available on the website of the National Authority for the Supervision of Personal Data Processing (A.N.S.P.D.C.P.) – www.dataprotection.ro

BT Capital Partners guarantees its customers that it will not sell personal data they collected from them, including that data collected from the people who visited their website.

The present policy is reviewed regularly in order to guarantee the rights of the targeted people and to improve the methods of personal data processing and protection of the targeted people.

The current version of the policy has been reviewed on 20.02.2019.