

Your rights when Swedbank processes your personal data

Your entitlement to a register extract; to the correction, deletion and/or transfer of your personal data; and to object to and request restrictions on the processing of your personal data

You are entitled to find out how your personal data is processed by Swedbank and to receive a register extract (i.e. information about our processing of your personal data and a copy of the data we have processed regarding you).

You are also entitled, in some cases, to have your personal data corrected, deleted or electronically transmitted. You are also entitled to object to the processing and to request us to restrict the processing of your personal data.

Not all rights apply to all situations, and there are restrictions on when these rights can be exercised. For this reason, a request or objection from you will be considered from case to case. In some cases, it is not possible for Swedbank to, for example, delete the data or restrict processing it. This may, for example, be due to the data or processing being necessary in order to fulfil the agreement we have with you, or because we have a legal obligation to process the data.

Note that your entitlement to a register extract may be restricted by law or restricted with regard to the safeguarding of another person's private life or of Swedbank's business concept and business procedures. This means that the abovementioned restrictions could potentially entail that we cannot send you all the personal data that we process about you. When it comes to Swedbank's business secrets and internal assessments and documentation, this type of information may be excluded from the register extract.

If you wish to find out what data Swedbank has about you, you can use the above form at swedbank.se/gdpr, *How to order a register extract: for Swedbank customers*, to request a register extract. We will reply to you as soon as possible, but within a month at the latest.

If you have any questions about the processing of your personal data, or wish to exercise any of your rights, e.g. if you wish to request a register extract; request the correction, deletion and/or removal of your personal data; or object to the processing of your personal data or request its limitation, you are welcome to contact us by using the following contact details:

Postal address: Swedbank AB, GSS Operations A7, 105 34 Stockholm

Web: You can easily and securely send messages to us by visiting swedbank.se and logging in to the Internet Bank. Go to Messages and select the topic "GDPR - personal data request"

Telephone: Customer Service Centre - Private 0771-22 11 11

Bank branches: find your local bank branch [here](#)

Automated decision-making

In some cases, Swedbank may use automated decision-making, e.g., when processing takes place by virtue of consent from you or is required in order to enter into or fulfil a contract with you. This may, for example, involve an automated approval or rejection of a credit application that you have made online. You are entitled not to be subject to a decision that is based solely on automated decision-making if the decision has legal consequences for you or affects you in a similar manner. For this reason, you are always entitled to have the decision made manually instead. Where Swedbank uses automated decision-making, we will inform you of the reason for this.

If you wish to refrain from having your decision made in an automated flow, you can contact your bank branch or Customer Service Centre to obtain assistance with manual processing.

Approval and consent

Some processing of personal data requires us to have your approval, i.e. consent. In some cases, you are also able to personally decide the extent to which you want us to use your personal data, e.g., if you approve of our using your data to provide you with personal offers through a process known as profiling.

Profiling means automatic processing of personal data in order to predict certain characteristics of a physical person, e.g., personal preferences, interests, financial situation, behaviour or place of residence. By making different choices, we try to offer you services that are suitable and that we believe will create value for you.

Some examples of how we use profiling in order to create offers and relevant tips and advice include providing tips on how to increase your savings on the basis of your personal situation and stage of life, offering help when we see that a customer has started an application for a loan but has not completed it or, when a customer has loans with other lenders, providing the opportunity to consolidate the loans at Swedbank, thus gaining a better overview of the loans and potentially reducing costs.

You can handle your approvals and the decisions you have made regarding our data processing:

- in the Internet Bank in our integrity portal, *Manage approvals and choices*, which you will find under *Settings/Manage services*, or
- via your bank branch or Customer Service Centre, where you can also add to and change your contact details.

Remember that you can change your mind at any time.

Direct marketing and how to block advertising

We use direct marketing to provide you with offers that we believe will be useful to you and to provide you with better service. Examples of direct marketing are when you receive an offer for home insurance if you have taken out a home loan, or tips on what you may want to think about when you have recently purchased a house. When we send information to you such as a reminder that you have booked an advisory appointment, this does not constitute direct marketing.

As a customer, you have the opportunity to decide whether Swedbank is allowed to process your personal data for marketing purposes. Our starting point is that customers want offers from the bank. If you do not wish to receive these offers, you may decline them by requesting an advertising and promotion block via your bank branch or Customer Service Centre.

If you use the advertising and promotion block, you will not receive any direct marketing from the bank via, for example, letters, text messages, e-mail or over the phone. You can change your mind at any time.