

# Privacy and your personal data

You share all kinds of personal data with us, for example if you visit our website, apply for a job or conduct transactions with us. We process this data with care and we would like to inform you about this in a clear and straightforward way.

In our Privacy Statements we explain how we handle the processing of your personal data as a company or job applicant and what rights you have. We give examples to illustrate the explanation.

## Frequently asked questions about the Privacy Statement

### **What is personal data and from whom do we process personal data?**

Personal data is data that directly or indirectly identifies you. If you are a company (or company representative) of Rabo Investments or you make contact with us, we collect and process your personal data. For example, we may process your data if you leave your name and e-mail address on our website.

### **What does processing mean?**

Processing means anything that we can do with data, such as collection, recording, storage, alteration, organization, use, disclosure, transfer or deletion.

### **For what purposes can we process your personal data?**

We process your personal data for various purposes. For example, we process personal data to meet our legal obligations (such as Anti Money Laundering, Know Your

Customer or fraud prevention activities) or we process your personal data because you apply for a position at Rabo Investments.

### **Who do we share your personal data with?**

We only share your personal data with others in there is legitimate reason or a legal obligation for us to do so. For example, we might share your personal with other divisions within the Rabobank Group (e.g. if you do business with the bank in multiple locations or you make use of multiple products offered by the bank). Additionally, we might share your personal data with parties outside of the Rabobank Group, such as the Government/Regulatory bodies or third parties who assist us in the provision of services.

### **What rights do you have?**

If we use your personal data, you have certain rights. You have the right to:

- Be informed – about how and why we process your personal data;
- Access – to the data that we have about you;
- Correction – of incorrectly recorded data;
- Erasure – of data where we no longer have a legal basis to process it;
- Object – to the processing of your data;
- Automated decision making – you have the right not to have decisions made about you which have a legal or similar impact, solely based on automated means;
- Data portability – to obtain your data in a machine readable format (only applicable where the EU General Data Protection Regulation applies).

### **Do you have a question or complaint about the processing of your personal data?**

Do you have a general question or complaint about the processing of personal data? Please contact us via the contact form on our website to submit your question or complaint.

Are you dissatisfied with the way in which your question or complaint has been handled by us? Then you can contact our Data Protection Officer. Of course you can also submit your question or complaint to your Data Protection Authority or the Dutch Data Protection Authority who oversees Rabobank Group as a whole.

### **How do we protect your personal data?**

At Rabobank we have implemented Binding Corporate Rules, the Rabobank Privacy Codes. This means that all entities, where Rabobank Group has a controlling interest, such as Rabo Investments, must meet minimum standards in relation to the collection and processing of personal data of its companies and employees. As an organisation we are committed to taking the necessary organisational and technical measure to protect your personal data when we process it and when we share that data with third parties.

In addition, all Rabo Investments employees are subject to confidentiality obligations, meaning that you can trust that your data will not be shared in an improper or unlawful way.

### **What can you do to protect your data?**

Rabobank has made a commitment to protect your personal data, however we also recommend several actions you can take to protect your own personal data:

- Install necessary software on your electronic devices (e.g. phones, computers & tablets) to protect their security (e.g. anti-virus, anti-spyware and firewall software).
- Do not leave you unlocked devices or security tokens unattended.
- Protect your secure access to systems by logging out when they are not in use and storing passwords in a secure manner (e.g. via a secure password manager). Do not share your login information with other people.