



Data protection information - Oberbank customer portal and Oberbank apps

With the following information, we would like to give you an overview of the processing of your personal data by us when using the Oberbank Customer Portal or oBusiness, the Document Center and the Oberbank Apps (Banking App and oBusiness App and Security App) and your rights under data protection law. General information on data protection at Oberbank can be found [here](#).

1. Who is responsible for data processing and who can you contact?

The responsible body is:

You can contact our data protection officer at:

Oberbank AG

Untere Donaulände 28, A-4020 Linz

Phone: +43 (0732) 7802-0

E-mail: office@oberbank.at

Oberbank AG - Data protection officer

Untere Donaulände 28, A-4020 Linz

Phone: +43 (0732) 7802-0

E-mail: datenschutz@oberbank.at

2. What data do we process and what sources do we use?

We process the personal data that we receive from you when setting up or using the Oberbank customer portal or oBusiness, the document center and the Oberbank apps or services. Relevant personal data are, for example: Your general personal data (gender, title, name, date of birth, address data, contact details, account data and other information), identification numbers (e.g. customer number, legitimation data, authentication data), financial and payment data (account movements and transactions), contract and business data (e.g. account contracts, various documents) and online data (e.g. device information, IP address, operating system and browser type), etc.

3. For what purposes and on what legal basis is your data processed?

We process personal data in accordance with the provisions of the European General Data Protection Regulation (GDPR) and the Data Protection Act.

3.1. Fulfilment of contractual obligations (Art. 6 para. 1 lit. b GDPR)

Your personal data is processed for the execution of our contracts with you and the execution of your orders as well as for the implementation of pre-contractual measures. The specific details of the purpose of the data processing listed here can be found in the respective contract documents and terms and conditions (e.g. Internet banking agreement for Oberbank customer portal and Oberbank app).

3.1.1. Oberbank Customer Portal

If you have an Oberbank customer portal (internet banking), we process your data as part of the services you have ordered (e.g. eBanking, electronic mailbox, eShop, etc.).

3.1.2. Oberbank Banking App

If you have an Oberbank customer portal (internet banking) and download the banking app to your smartphone with the IOS or Android operating system, we will process your data as part of the services you have ordered (e.g. financial manager).



3.1.3. Security App

If you have the Oberbank Customer Portal (Internet Banking) or the Banking App, you can download and use the Security App. In doing so, we process your data as part of customer authentication (e.g. for changing personal data, limit changes, concluding contracts in the eShop). When activated, the Oberbank Security App requires information from the telephone status in order to be able to connect to the Oberbank Internet Banking provider.

3.1.3. oBusiness

If you as a corporate customer have oBusiness access, we process your data as part of the services you have ordered (e.g. payments).

3.1.4. oBusiness App

If you as a corporate customer have oBusiness access and download the business app to your smartphone / tablet with IOS or Android operating system, we process your data as part of the services you have ordered (e.g. signature/authorization of orders previously entered in oBusiness).

3.1.5. Document Center

We process your personal data for the creation, provision and management of contract-relevant documents in the customer portal and in the app, for the purpose of communication and digital signing using the Security App.

3.2. To comply with legal requirements (Art. 6 para. 1 lit. c GDPR)

The processing of personal data may be necessary due to various legal or supervisory requirements to which we as a bank are subject (e.g. from the banking sector or the Financial Market Money Laundering Act, the Securities Supervision Act or the Stock Exchange Act). Details can be found in our [general data protection information](#).

Pursuant to Section 87 (1) ZaDiG, strong customer authentication is required for some services available in the customer portal or in the banking app (e.g. (tourist) approval when accessing the payment account, approval of transactions, approval when viewing older account transactions), which is carried out by means of the agreed approval procedure.

3.3. Based on your consent (Art. 6 para. 1 lit. a GDPR)

If you have given us consent to the processing of your personal data for certain purposes, the lawfulness of this processing is given on the basis of your consent. The scope and content of this data processing always results from the respective consent. Your consent is voluntary and can be revoked at any time with effect for the future.

3.4. In the context of the balancing of interests (Art. 6 para. 1 lit. f GDPR)

If necessary, we will process your data (e.g. IP address, date and time of access, user ID) beyond the actual performance of the contract to protect the legitimate interests of Oberbank AG or third parties. Examples of this are:

- Measures for the further development of services and products
- Measures for process and quality management
- Ensuring IT security / system security and error analysis
- Prevention of fraudulent or abusive behavior
- Enquiry/complaint management also with regard to the submission of reviews



Right to object according to Article 21 GDPR

You have the right to object, on grounds relating to your particular situation, at any time to the processing of personal data concerning you that is carried out on the basis of Art. 6 (1) (f) GDPR (data processing on the basis of a balancing of interests). If you object, we will no longer process your personal data; unless we can demonstrate compelling legitimate grounds for the processing that outweigh your interests, rights and freedoms, or the processing serves to assert, exercise or defend legal claims.

4. Who receives your data?

Within Oberbank AG, those departments and employees who need it to fulfil contractual, statutory and supervisory obligations or on the basis of legitimate interests will have access to your data. In addition, service providers commissioned by us (processors in accordance with Art. 28 GDPR) will receive your data if they are required to perform the respective service. These include, for example, companies in the categories of IT services, telecommunications and marketing as well as data storage in secure data centres.

5. Is data transferred to a third country or to an international organization?

Data will be transferred to entities in countries outside the European Union (so-called third countries) if this is necessary for the execution of your orders (e.g. payment and securities orders), if required by law, if you have given us your express consent or if one of the exceptions of Art. 44 et seq. GDPR is met. We will inform you separately about details if required by law.

6. How long will your data be stored?

We process and store your personal data for as long as it is necessary for the fulfilment of our contractual and legal obligations. If your personal data is no longer required, it will be deleted regularly, unless its temporary further processing is necessary to comply with retention periods under commercial and tax law. The specified periods for retention or documentation are five to ten years from the end of the business relationship. Retention may therefore also be necessary if you are no longer our customer. In addition, the statutory limitation periods for the purpose of preserving evidence for the exercise, defence or assertion of legal claims, which can usually be three years, but in certain cases up to 30 years, are decisive for the storage period, which can usually be three years, but in certain cases up to 30 years, are decisive for the storage period.

7. Is there an obligation for you to provide data?

As part of our business relationship, you must provide the personal data that is necessary for the establishment and implementation of a business relationship and the fulfilment of the associated contractual obligations or that we are legally obliged to collect. Without this data, we will usually have to refuse to conclude the contract or execute the order or will no longer be able to perform an existing contract and may have to terminate it. If you do not provide us with the necessary information and documents, we may not enter into the business relationship you have requested. However, you are not obliged to give your consent to data processing with regard to data that is not relevant to the performance of the contract or that is not required by law or regulatory law.

8. To what extent is there automated decision-making in individual cases or profiling?

In the context of the Oberbank customer portal or oBusiness and the Oberbank banking apps, no automated decision-making, including profiling, takes place in accordance with Art. 22 GDPR. If we use these procedures in other individual cases, we will inform you separately.



In connection with products to be concluded online, an automated rejection of the online conclusion may occur due to the credit check or our allocation guidelines if your information does not meet the requirements defined for the product. You have the right to demand that Oberbank manually review the automated decision by Oberbank employees, to present your own point of view and to contest the automated decision.

If profiling is to be carried out for other purposes, we require separate and explicit consent (which can be revoked at any time). Without your prior express consent, your personal data will not be used for other purposes.

9. Data security

We strive to ensure the highest possible level of protection and security in digital data traffic and to take all necessary technical and organizational measures to ensure the security of data processing. This is primarily to protect your electronic messages, including data and information, which we receive and already have. The aim is to be able to guarantee a contemporary, careful handling of digital data traffic based on a high level of technical protection.

10. What data protection rights do you have?

Every data subject has the right to access (Art. 15 GDPR), rectification (Art. 16 GDPR), erasure (Art. 17 GDPR), restriction of processing (Art. 18 GDPR), data portability (Art. 20 GDPR), the right to object to data processing (Art. 21 GDPR) and the right not to be subject to a decision based solely on automated processing – including profiling (Art. 22 GDPR).

If you direct a data subject right to us, we will ask you to provide proof of identity in cases of doubt. In this way, we can ensure that your data is not passed on to unauthorised third parties and therefore serves to protect you. You can revoke your consent to the processing of personal data to us at any time. This also applies to declarations of consent that you gave us before the General Data Protection Regulation came into force. Please note that the revocation only takes effect for the future. Processing that took place before your revocation is not affected.

If you believe that the processing of your personal data does not comply with data protection law, please contact us to clarify your concerns. In addition, you have the right to raise your concerns in connection with the processing of your personal data to a supervisory authority in the EU. In Austria, the supervisory authority is:

Austrian Data Protection Authority

Barichgasse 40–42, 1030 Vienna

Phone: +43 (01) 52152-0

E-Mail: dsb@dsb.gv.at

11. Information on data protection

Current information on data protection at Oberbank AG can be accessed at any time at www.oberbank.at/datenschutz.