

General data protection information

1. Person responsible for data processing (“Controller”)

Porsche Bank AG and/or Porsche Versicherungs AG are responsible for data processing (“Controller(s)”). In certain cases, Porsche Bank AG may also act as data processor for Porsche Versicherungs AG or the latter may also act as data processor for Porsche Bank AG.

2. What personal data do we process?

We use all personal data provided to us by the Customer in his or her application and/or self-disclosure or made known to us during the course of the business relationship. We also process data which we receive from third parties, such as credit enquiry agencies. Such data can basically be broken down into the following data categories:

- Contact and identification data: Surname, first name, gender, address, e-mail address, telephone number, mobile phone number, date and place of birth, identification numbers, nationality, etc.
- Contract data: products purchased, (financial) services procured, date of purchase agreement, purchase price, optional extras, guarantees, etc.
- Creditworthiness and bank details: payment behaviour, balance sheets, data from credit agencies, score values, financial situation, bank account details, credit card number, etc.
- Accounting data: books, inventories, opening balance sheets, annual financial statements including management reports, business letters and accounting vouchers, etc., books and records, as well as associated vouchers.
- Automobile usage data: with vehicle identification (FIN) or licence plate number data linked to FIN/licence plate numbers.

3. Why do we process your data?

Information on data processing not requiring consent

For performance under a contract or for the implementation of pre-contractual measures

As in the case of financing motor vehicles within the scope of leasing or credit financing, maintenance products, the keeping of savings accounts for capital investment at the request of the Customer and for the provision of insurance services. This also extends to include the associated customer support and handling of enquiries within the framework of the application and offer process.

For compliance with statutory obligations

The storage of your data is also carried out by our accounting and bookkeeping department in order to comply with the documentation and storage obligations under commercial and tax law. Further legal foundations on which your data is processed and/or transmitted are derived, e.g. from the Financial Market Money Laundering Act (FM-GwG), the associated duties of care to prevent money laundering and terrorist financing, the Common Reporting Standards Act (GMSG), the Deposit Guarantee and Investor Compensation Act, the Capital Adequacy Regulation (EU) Regulation No. 575/2013, the [Austrian] Consumer Credit Act and the Banking Act. For our auditing, reporting, risk management and risk assessment.

For safeguarding the legitimate interests of us or third parties

PORSCHE BANK AG | PORSCHE VERSICHERUNGS AG

Vogelweiderstrasse 75, P. O. Box 91, 5021 Salzburg | Tel.: +43 662 4683-0 | Fax: +43 662 4683-2900 | www.porschebank.at

Bank account details: Raiffeisenverband Salzburg, IBAN AT58 3500 0000 0000 1693. BIC RVSAAT2S

Porsche Bank AG: Reg. office Salzburg, company name 58517f, local court of Salzburg, DVR 0392677, Int. VAT ID No. ATU 338 33 607, Creditor ID AT56ZZZ00000001547

Porsche Versicherungs AG: Reg. office Salzburg, company name 64820z, local court Salzburg, Int. VAT ID No. ATU 338 33 206, Creditor ID AT05ZZZ00000006733

Exercise or defence of legal claims

We also process personal data for the exercise or defence of legal claims if the occasion arises. Our legitimate interest in this regard is to enforce legal claims arising from the financing agreement, to secure vehicles and to settle outstanding debts. In this respect, it is also a matter of minimising the following economic risks, namely the property risk, default risk and realisation risk.

Credit assessment

We also process personal data in order to verify creditworthiness and for risk assessment of financing and leasing products in the contractual and pre-contractual field. The basis for such data processing is the Consumer Credit Act and legitimate interests. The legitimate interest here is to protect creditors and to mitigate risks.

For the purpose of credit assessment and for processing the application, we are entitled to obtain the information about the Customer necessary within the scope of the statutory provisions from the association *Kreditschutzverband 1870 (KSV)* and the joint consumer credit record system operated by it.

In order to safeguard our legitimate interests in terms of credit assessment, risk mitigation or the protection of creditors' interests, we can also make use of the following data within the scope of financing: first name and surname, address, date of birth, leasing amount, industry segment, telephone number and bank details. Such data is forwarded to CRIF GmbH, Diefenbachgasse 35/1, 1150 Vienna, and to Bisnode Austria GmbH, Geiselbergstrasse 17-19, 1110 Vienna.

Refinancing

For refinancing within the scope of other economically justified interests, information on the Customer and the contractual relationship can also be transmitted in encrypted form to a data trustee by way of an undisclosed assignment. This is performed to ensure additional data security measures in the course of an assignment of claims or transfers of the contractual relationship. Moreover, non-personal data is transferred to a debt purchaser if this is necessary for the purposes of an assignment of claims or transfer under a contractual relationship. Only if corresponding events of seizure occur and these reflect a legitimate interest will personal data be disclosed to the purchaser of the relevant claim.

Compliance, including the prevention of fraud and corruption

Where necessary, we also process the personal data provided to us to verify the integrity of business associates in the context of a business partner check and to prevent corruption and fraud. In the process, donations and gifts to and from third parties are documented within a database linked to Volkswagen AG's compliance regulations. Fraud prevention is also carried out to prevent the potential misuse of financing and insurance services.

Marketing activities and market research

Depending on the application case, we process your data for marketing as well as for market research in order to advertise our products. Our legitimate interest consists in offering existing or potential customers financing and insurance products individually tailored to their needs.

You are entitled in this regard to object at any time to the processing of personal data for purposes of direct advertising (e-mail address: kontakt@porschebank.at)

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Internal

Controlling and reporting

Based on customer and/or contract information, Customer and contract-related evaluations can be prepared for controlling and reporting purposes. This is predominantly done in connection with the data processing purposes pursued by us, but also in order to improve our products, services and customer-related processes.

Group-wide customer data management

Within the scope of an existing customer relationship, data may be exchanged within the group of companies between Porsche Bank AG or Porsche Versicherungs AG and Volkswagen Versicherungsdienst VVD GmbH. This is performed for internal administrative purposes or group-wide customer relationship management. This enables Customers to receive better service, including faster processing of inquiries.

Information on data processing requiring consent

Within the framework of consent given by you

provided that you have given us your express consent for our marketing activities and market research.

If you have given us your express consent to process such sensitive data as health data. Generally, processing of such data is carried out exclusively within the scope of Sections 11a-d of the [Austrian] Insurance Contract Act.

In other cases, please do not provide us with sensitive data, such as trade union membership data or health data, in the documents you make available to us.

4. To which recipients or categories of recipients do we transmit your data?

In order to fulfil the stated purposes, your data will be transferred to the following recipients or categories of recipients in the event of data processing:

- Porsche Informatik GmbH
- Porsche Konstruktionen GmbH & Co KG
- Suppliers or intermediaries involved in supplying the vehicle
- Scanpoint GmbH
- Excon Controlling Austria GmbH
- Printkom GmbH
- Advertising agencies, market research institutions
- Raiffeisen Bank International AG
- R-IT (Raiffeisen IT) GmbH
- Thomson Reuters Austria Ges.m.b.H.
- Porsche Corporate Finance GmbH
- NTT Data GmbH
- Audatex Österreich GmbH
- Other web, print, scan, service and IT service providers

The data provided in this way may be used by processors only for the purpose of fulfilling their designated task.

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Your data can also be transmitted to the following recipients or categories of recipients if the occasion arises:

- To: Porsche Holding GmbH, Volkswagen AG - Why: Internal auditing, compliance reporting
- To: Co-applicant(s) - Why: Statutory information requirements
- To: Cardif Allgemeine Versicherung AG, Volkswagen Versicherungsdienst VVD, UNIQA Österreich Versicherungen AG, Generali Versicherungs AG, Wiener Städtische Versicherung AG - Why: Conclusion of an insurance contract
- To: Insurance companies, partner workshops and experts, reinsurers - Why: Occurrence of an insured event, preparation of expert opinions, risk assessment
- To: Kreditschutzverband 1870 (KSV), CRIF GmbH, Bisnode Austria GmbH - Why: Credit assessment
- To: Legal representatives, courts - Why: in the event of need to defend and assert legal claims
- To: Collection agencies - Why: in case of need to settle outstanding debts, property security
- To: *Österreichische Nationalbank*, certified public accountants, *Einlagensicherung der Banken und Bankiers GmbH*, public authorities - Why: as part of statutory reporting requirements
- To: Bank - Why: to process payment transactions
- To: Petroleum companies - Why: when a fuel card is applied for in addition to the contract concluded
- To: external consultants - Why: to comply with statutory obligations
- To: *Verband Österreichischer Leasing-Gesellschaften* (association of Austrian leasing companies) - Why: Reporting to avoid duplicate financing arrangements

5. How long will your data be stored by us?

We store your personal data only as long as and to the extent that this is necessary for the stated purposes or we are legally obliged to do so. In order to comply with documentation and storage obligations under commercial and tax law, data will be stored for the duration of the contract plus seven years. If your request does not lead to the conclusion of a contract, your data will be erased. As part of the due diligence obligations to prevent money laundering and terrorist financing, we are obliged to retain data for a period of 10 years after the end of the business relationship. Within the framework of the defence and assertion of legal claims, we store your data within the general statutory limitation periods.

6. Rights of the data subject

If processing is based on consent, you as a data subject have the right to revoke such consent at any time.

You are basically entitled to the rights of information, rectification, erasure, restriction of processing and objection and, insofar as legally provided, a right to data portability. You contact us to this end. If you believe that the processing of your data violates data protection law or your data protection rights have otherwise been violated in any way, you can file a complaint with the supervisory authority. In Austria, the Data Protection Authority is the responsible entity.

You can assert these rights using e-mail address kontakt@porschebank.at.

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Internal

7. Data Protection Officer

Announcement of the Data Protection Officer pursuant to Article 37 (7) of the General Data Protection Regulation (GDPR) for Porsche Bank AG and Porsche Versicherungs AG:

Mr Werner Krumpschnabel, LL.M.oec., LL.M.

kontakt@porschebank.at

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