

Comes into force on the 25 of May 2018

(with amendments entered into force on the 27th of March, 2019)

Taking care of your privacy and personal data protection, including your right to information, we, JSC CBL Open Pension Fund, have developed the below Privacy Protection Rules under Regulation (EU) 2016/679 of the European Parliament and of the Council (27.04.2016) on the protection of natural persons with regard to the processing of personal data and on the free movement of such data (the 'Regulation') and in accordance with other requirements set out by the legal enactments of the European Union and the Republic of Latvia, financial sector recommendations and best practice guidelines.

In the Privacy Protection Rules, you will find information about the processing of your personal data, i.e. any information directly or indirectly relating to you, your right to privacy and its protection.

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TERMS

You – you as a natural person whose Personal Data we process.

Bank or we – JSC CBL Open Pension Fund.

Bank – JSC Citadele Bank.

Citadele Group – JSC Citadele Bank and all its foreign branches and subsidiaries.

Processing – any actions we do with your Personal Data, for instance, collection, recording, storage, viewing, use, disclosure of your Personal Data by transmission, dissemination or otherwise making available, consultation, erasure or destruction, and otherwise.

Rules – these Privacy Protection Rules.

Personal Data – any information that relates or may be related to you, for instance, your first name, surname, identity number, address, telephone number, email address, economic and other activity typical of you.

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Consent – any your confirmation given freely and knowingly by which you consent to the Processing of your Personal Data for the specific purpose.

Profiling – use of your Personal Data to evaluate certain personal aspects relating to you, in particular to analyse or predict aspects concerning your economic situation, personal preferences, interests, reliability, behaviour, location.

Data State Inspectorate – the institution monitoring compliance with the Regulation in the Republic of Latvia.

WHO PROCESSES YOUR PERSONAL DATA?

Your Personal Data controller is JSC CBL Open Pension Fund, unified registration No. 40003397312, legal address: 2A Republikas Laukums, Riga, Latvia, LV-1010, telephone +371 67010147, email pfonds@cbl.lv.

WHAT KIND OF YOUR PERSONAL DATA DO WE PROCESS?

For the purposes specified in the Rules and within the scope of the intended purposes, we process your Personal Data sets (categories) as follows:

Personal Data sets (categories)	Description
Your identification data	First name, surname, identity number, date of birth, information specified in your identification document (passport or ID card).
Your contact information	Information to contact you, residential address, correspondence address, telephone number, email address.
Your financial information	Your bank account number, information about income, money credited and debited under the contract, income from investments.
Information relating to the person specified in the contract who is entitled to receive the accumulated additional pension capital in case of death of the participant and the person specified in the contract as the payer	First name, surname, identity number, contact information (information specified by the party to the contract when entering into the contract).
Information relating to your professional activity	Your place of work, profession, position, occupation, trade union membership, length of service.
Information relating to the research conducted on you as the Pension Fund's client	Information about your business partners and business activity, cash flow, reliable information publicly available in social networks, information obtained in screenings against sanction lists, PEP status.
Information relating to your contractual obligations with the Pension Fund	Information about the products and services we provide to you, interests, information about the fulfilment or non-fulfilment of contractual obligations, submitted requests, claims, complaints.
Information relating to the accumulated supplementary pension capital payments before reaching the retirement age	Information relating to Degree I disablement for life awarded to you.
Information relating to the accumulated supplementary pension capital payments to the special profession workers the list of which and the minimum required employment duration in the respective profession is specified by the Cabinet	Information relating to your profession, employment duration.
Information relating to the use of the Pension Fund's services	Information about our products and services used by you, your accumulation habits, interests, your satisfaction with the services provided by us.

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and their compliance with your needs, lifestyle and habits	
Information relating to your participation in our contests, drawings, lotteries and campaigns	Information relating to the course of contests, drawings, lotteries and campaigns, including announcement of winners and awarding of prizes to the winners.
Information obtained through communication with the Pension Fund	Information obtained from your letters, emails, telephone conversations (with or without audio recording) when you contact the Pension Fund.
Information obtained about you from different public registers	Information we obtain from publicly available registers, for instance, Population Register.
Information available in the documents	Information about you which is stored in physical and electronic documents.
Your special category personal data	<p>Legal enactments provide for the special category Personal Data types which we will process if allowed by the legal enactments. This is the special category Personal Data disclosing:</p> <ul style="list-style-type: none"> - racial or ethnic origin; - religious or philosophic beliefs; - political opinions; - genetic, biometric data; - health state data; - data relating to criminal convictions and offences.
Information obtained online	We use cookies and process data relating to the visitors of our website, mobile application: your location, your device, IP address and browser used, website from which you came to our website, views of our online ads; more detailed information is available in our Cookie Usage Rules .

FOR WHAT PURPOSES AND ON WHAT GROUNDS DO WE PROCESS YOUR PERSONAL DATA?

Before we start processing your Personal Data, the first thing we do is evaluate the purposes for which it will be necessary to process your Personal Data. Processing of your Personal Data is legitimate if we do it based on at least one of the following grounds, i.e. we process your Personal Data:

- **to enter into and perform a contract** in order to provide the respective service to you or;
- **for us to perform the legal obligation** or;
- **based on your Consent** or;
- **to implement the legitimate interests of the Pension Fund or a third party** in order to provide the service specified in the contract, ensure the legitimate interests of the Pension Fund or third parties arising from the legal enactments assessing whether the Pension Fund's interests to process your Personal Data are proportionate to your rights to privacy.

For what purposes do we process your Personal Data?	On what grounds do we process your Personal Data?
To provide our services	<ul style="list-style-type: none"> • Within the framework of entering into and performing a contract <ul style="list-style-type: none"> - to provide a service to you – enter into a contract, calculate and keep records of all contributions to the Pension Fund paid by you or in your favour, including the accumulated supplementary pension capital; - to contact you and inform about any changes in our services; - to inform and provide assistance in relation to unfinished applications completed by you online to receive our services; - to get the contributions paid. • For the Pension Fund to perform the legal obligation

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	<ul style="list-style-type: none"> - to inform you about changes in the Processing of your Personal Data; - to process the requests and complaints received from you; - to identify and research you within the framework of AML/CTF, research you as a potential client or client, including identification of the origin of funds, screening against sanction lists, publicly available registers in accordance with the procedure established by legal enactments, identification of the beneficial owner and PEP, to provide information to the supervisory authorities and investigative authorities in the cases provided by legal enactments, ensure the maintenance of registers; - to ensure automatic exchange of financial account information and account register maintenance, prepare and provide information about you, the beneficial owner to the State Revenue Service of the Republic of Latvia if, under the procedure set out by the regulatory enactments, signs have been identified proving the tax resident status of you or the beneficial owner as the foreign jurisdictions involved in the automatic exchange of financial account information about whose residents we are required to provide information to the State Revenue Service for the further transfer of information to the state concerned; - to execute the requests of the state/investigation and other law enforcement agencies, sworn bailiffs and other state institutions and officials specified in laws; • For the implementation of the Pension Fund's or third party's legitimate interests - within the framework of AML/CTF to verify information relating to you against reliable publicly available information sources; - to ensure supervision over contract performance;
To assess and prevent risks in transactions with clients	<ul style="list-style-type: none"> • For the performance of the legal obligation - to ensure management of the Pension Fund's risks; • For the implementation of the Pension Fund's or third party's legitimate interests • within the framework of fraud prevention related to the use of services or prevention of the abuse of our services, to check information relating to you in publicly available registers and publicly available reliable information sources.
To implement client acquisition marketing measures	<ul style="list-style-type: none"> • on grounds of your Consent • to provide financial service offers to you, including personalised offers and other notifications; • For the implementation of the Pension Fund's or third party's legitimate interests • to identify potential clients and client groups, assess and research them, i.e. analyse and predict personal preferences, interests, behaviours, reliability, attitude.
To carry out business and administrative activities	<ul style="list-style-type: none"> • For the performance of the legal obligation - to ensure compliance with the solvency criteria determined by the Pension Fund, auditing, corporate management. • For the implementation of the Pension Fund's or third party's legitimate interests - in defending our rights, if you have failed to fulfil your contractual obligations, we will ensure the recovery of debts and enforcement actions; - with the help of audio recordings, to ensure and improve the quality of service provision, provide evidence of transactions and communication with you; - to test new products; - to summarise statistics.

HOW DO WE OBTAIN YOUR PERSONAL DATA?

We obtain your Personal Data:

- when you provide it to us:
 - while applying for products and services;
 - while addressing us by mail, email, through the Bank's Online Banking, over the phone, using chats or in person at the Bank's client service centres;
- when you use our products and services,

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- while providing information relating to payments,
- while visiting our homepages and using remote services – the Bank's Online Banking and mobile application, i.e. your profile and use data, how you use these services, obtaining information from your devices – computer, mobile telephone, with the help of cookies or Internet monitoring software; more detailed information is available in our [Cookie Usage Rules](#).
- when third parties provide it to us:
 - the person (pension plan participant) who has entered into the contract with us and specified you in the contract as the payer or the person entitled to receive the accumulated supplementary pension capital in case of death of the participant;
 - your employer who has entered into the collective participation contract with us;
 - our counterparties which provide to you information relating to us, conduct market research, provide services within the framework of loyalty programmes;
 - Citadele Group companies;
 - database maintenance companies, registers specified in the legal enactments;
 - state institutions and law enforcement agencies and officials thereof.

WHO DO WE TRANSFER YOUR PERSONAL DATA TO?

We transfer your Personal Data to:

- **Citadele Group companies;**
- **our counterparties (processors or separate controllers)** related to the provision of our products and services and which we have thoroughly assessed prior to cooperation. For instance, sending correspondence, performing marketing activities sending different offers and other notifications to you; implementing our client acquisition marketing measures (including campaigns, lotteries, drawings, contests), conducting client satisfaction researches, information system development, maintenance and service, development and/or maintenance of homepages, mobile applications;
- **other pension funds** (if you would like to transfer accumulation for the supplementary pension to another pension fund);
- **third parties** involved in the execution of transactions;
- **supervisory authorities** (Financial and Capital Market Commission, Consumer Rights Protection Centre, Data State Inspectorate, State Revenue Service and other institutions) based on written requests or the duties binding upon the Pension Fund stipulated by the legal enactments;
- **in the specific cases to execute requests – to the competent state institutions**, for instance, AML Service, court, investigative authorities, the Prosecutor's Office, operational entities, Corruption Prevention and Combating Bureau, State Treasury, State Inspection Agency, State Revenue Service, Social Service, orphan's courts, the Bank of Latvia and other statutory persons, for instance, sworn bailiffs, notaries, insolvency administrators;
- **companies maintaining databases created under the procedure specified in the legal enactments;**
- **in the cases specified in the legal enactments** – to state/law enforcement agencies, investigative authorities, courts, sworn bailiffs, sworn notaries;
- **Pension Fund's audit companies, legal service providers.**

Within the framework of your Personal Data processing, access to your Personal Data will be granted only to the authorised employees of the Bank and our counterparties who need it to perform their work duties and who process your Personal Data only in accordance with the Personal Data processing purposes and grounds specified in these Rules in compliance with the technical and organisational requirements for the processing of Personal Data specified in the data protection legal enactments as well as in the Pension Fund's internal legal enactments.

DO WE CARRY OUT AUTOMATED DECISION-MAKING AND PROFILING?

We carry out Profiling to evaluate whether a product or service is appropriate for your personal preferences and needs, offer products and services to the specific segmented client groups.

We carry out Profiling also in other cases – to plan our future work without causing specific consequences to you. We do not carry out automated decision-making.

DO WE TRANSFER YOUR PERSONAL DATA OUTSIDE THE EU/EEA?

We ensure that your Personal Data is stored in the territory of the European Union and the European Economic Area.

At present, your Personal Data is not transferred for Processing to the Personal Data receivers located outside the European Union and the European Economic Area. Should such necessity arise, any such international transfer of Personal Data will be done in compliance with the requirements of the Regulation, and in such cases we will ensure the procedures provided for by the legal enactments for securing the level of Personal Data Processing and protection which is equivalent to that specified in the Regulation.

HOW LONG DO WE STORE YOUR PERSONAL DATA?

The period for which we store your Personal Data depends on the purposes for which we process it and under which criteria we assess your Personal Data storage periods.

When determining your Personal Data storage periods, we assess:

- the need to store your Personal Data to ensure performance of a valid service contract;
- the need to store your Personal Data for the Pension Fund to fulfil its legal obligations, for instance, within the 5-year period stipulated in the AML/CTF Law and within the different storage periods specified in other legal enactments;
- storage of your Personal Data to safeguard our interests in different claims in case of termination of business relationships with you, for instance, 10 years in accordance with the general limitation period for liability;
- our legitimate interests or those of a third party that might be offended in the event of erasure of your Personal Data, for instance, with respect to your right to restrict data processing;
- the need to store your Personal Data in order to provide proof of the legitimate Processing of Personal Data in the previous period, for instance, your Consent to the previous Processing operations;
- if your Personal Data Processing is performed based on the Consent, until your Consent for the respective Personal Data Processing purpose is in force given that there is no another basis for the Processing of your Personal Data.

In assessing the Personal Data storage periods, we take into account the guidelines developed by the Association of Commercial Banks of Latvia for determining the storage periods for different documents. If, in the course of the assessment, we identify different reasonable periods for storing your Personal Data, for instance, between the statutory storage period and the timeframe for protecting our interests, this will be a reasonable basis to store your Personal Data for a longer period.

If one or more of the specified criteria occur, we will ensure that your Personal Data is deleted or anonymised.

WHAT ARE YOUR RIGHTS IN RELATION TO THE PERSONAL DATA PROCESSING CARRIED OUT BY US?

Within the framework of complying with the requirements of the legal enactments governing the privacy and personal data protection, we guarantee you the right, after you have submitted a written request to us:

- **to withdraw your Consent to the Processing of your Personal Data** at any time, having informed us about that via:
 - the Bank's Online Banking;
 - application;
 - email;
 - in person at the Bank's client service centres.

In some cases, for instance, in order to offer our products and services to you and ensure that you receive other notifications, prior to sending them, we will ask you to fill out the respective form (via the Bank's Online Banking, application or in person at the Bank's client service centres) to give your Consent to the Processing of your Personal Data for the purpose of getting such notifications and offers.

Once you have withdrawn your Consent to the Processing of your Personal Data for the intended purpose, we will no longer process your Personal Data. However, you must take into account that such withdrawal of your Consent will not affect the legitimacy of your Personal Data Processing before the withdrawal of the Consent.

- **to access your Personal Data** and get from us:
 - confirmation or rejection of whether we process your Personal Data or not;
 - information relating to your Personal Data that we process;
 - additional information relating to the Processing of your Personal Data in order to verify the accuracy of your Personal Data and whether we process your Personal Data in accordance with the requirements of the legal enactments.

In some cases, we may ask you to define the scope of your request more accurately to specify in more details as to what information and to which Processing operation the request applies as well as explain the justification of the request.

In cases where this is not permitted by the legal enactments, we will not be able to provide you with any information about the Processing of your Personal Data, for instance, within the framework of the AML/CTF Law we are prohibited to inform you about the provision of information to the Control Service; also, if information is provided to law enforcement institutions, the Prosecutor's Office, court.

- **to rectify your Personal Data** if you reasonably believe that your Personal Data is inaccurate as well as, taking into account the purposes for which your Personal Data is processed, to supplement incomplete Personal Data.

In the event of any change in your Personal Data as well as if you have identified that we are processing inaccurate or incomplete Personal Data, please inform us of the need for rectifications. In this case, the Pension Fund is entitled to request you to submit documents supporting rectifications.

- **to erase your Personal Data**, if:

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- you believe that it is no longer required or unusable for the initial purposes of Processing of your Personal Data;
- you reasonable believe that your Personal Data is processed illegitimately, for instance, for the purpose of receiving notifications and offers since you have withdrawn your Consent based on which we were processing your Personal Data, and we have no other basis to process your Personal Data;
- erasure of your Personal Data is specified in the data storage periods determined for us in the legal enactments.

We will ensure that your Personal Data available to us is erased, including erased by our counterparties, if Personal Data is no longer necessary for the purposes for which we were processing it. We will not be able to ensure that your Personal Data is erased if we need to ensure such Processing in the cases stipulated by law providing for the information or document storage periods which, for instance, are set out in the AML/CTF Law. Likewise, the Pension Fund is entitled to refuse to erase your Personal Data if it requires disproportionate effort.

- **to restrict processing of your Personal Data**, if:

- you dispute the accuracy of your Personal Data; the restriction will only apply to the time at which we will be able to verify the accuracy of your Personal Data;
- you believe that the processing of your Personal Data is illegitimate and you object to the erasure of Personal Data requesting instead to restrict the use of Personal Data; the restriction will only apply to the period specified by you on reasonable grounds;
- we do not need your Personal Data anymore but it is necessary for you to exercise or defend legitimate rights and interests, raise claims, etc.; the restriction will only apply to the period specified by you on reasonable grounds;
- you object to the processing of your Personal Data that we do based on our legitimate interests but the restriction will only apply to the period during which we carry out a reassessment of such legitimate interests.

By exercising said rights, we will still have the right to process your Personal Data, for instance, in order to exercise or defend legitimate rights and interests, raise claims, rights of another natural person or legal entity. We will ensure that your Personal Data available to us and our counterparties is restricted if this does not require disproportionate efforts from us.

- **to transmit your Personal Data** which we have obtained from you based on the Consent and the established contractual obligations and which we process using automated means for personal use or handover to another service provider if there is no any hindrance to such transmission of Personal Data. Please be advised that information subject to your Personal Data portability may also contain third parties' Personal Data; therefore, we will assess the impact of such Personal Data transfer in relation to the rights and freedoms of third parties.

- **to object to the Processing of your Personal Data** which is based on the Pension Fund's legitimate interests. The Pension Fund will immediately terminate such Processing but only for the period while the Pension Fund carries out an assessment and does not demonstrate compelling legitimate grounds for the Processing of Personal Data overriding your interests, rights and freedoms. The Pension Fund will have the right to process Personal Data if this is required to exercise or defend legitimate rights and interests, raise claims (for instance, for the purpose of legal proceedings).

You will not be able to exercise such your right if you gave your Consent to the Processing of your Personal Data, or we will need the Processing of your Personal Data for the purpose of entering into or performance of a contract, or for the Pension Fund to fulfil its legal obligations.

How to submit the request?

You may submit your request:

- in person at the Bank's client service centres, having presented your ID document (passport or ID card), where you will be given all required information in relation to the submission of your request, including answers to unclear issues;
- via email, having signed the request with a secure electronic signature;
- via the Bank's Online Banking;
- via application.

Upon receipt of your request, we will evaluate it and, if need be, ask you to specify the scope of your request as to what information and to which processing operation it applies as well as ask to explain the justification of your request.

How long will we consider your request?

We will give you the answer to your request without undue delay no later than within one month from receipt of your request; if need be and taking into account the scope of your request, we have the right to extend the term for execution of the request by two months. In this case, we will inform you about the reasons for extending and delaying the term within one month from the date of receipt of the request.

How will we provide information to your request?

We will ensure that you obtain information in relation to your requests by visiting the Bank's client service centres, via encrypted electronic mail, the Bank's Online Banking or application taking into account, as far as possible, the mode to receive the replies to requests specified by you.

Will you be charged for the consideration of your request?

Your request will be considered free of charge.

However, if we find out that you submit requests repeatedly, your requests are obviously unreasonable or excessive, we, taking into account the administrative costs associated with the provision of information or communication or the performance of the requested activity (including employee resource costs), request a reasonable fee for the consideration of your request in accordance with the approved Fee Schedule, or we will refuse to execute your request, having informed you about that in advance.

WHAT TO DO IF YOU BELIEVE THAT WE HAVE VIOLATED YOUR RIGHTS WHILE PROCESSING YOUR PERSONAL DATA?

We ensure the Processing of your Personal Data in accordance with the requirements of the Regulation, other legal requirements of the European Union and the Republic of Latvia, and these Rules; however, if you believe that in the Processing of your Personal Data we have violated your right to privacy, in order to protect your statutory interests you are entitled to file a complaint with the Pension Fund, Data State Inspectorate or bring legal action in accordance with law.

HOW DO WE ENSURE THE SAFETY OF YOUR PERSONAL DATA?

We guarantee non-disclosure and security of your Personal Data by taking appropriate technical and organisational measures, ensuring physical and environmental security of your Personal Data, limiting the access rights to your Personal Data, encrypting your Personal Data, providing computer network protection, personal device protection, data backup and other protection measures, thus also protecting your Personal Data against unauthorised access, use or disclosure.

Within the framework of Processing of your Personal Data, access to your Personal Data is restricted to our authorised employees and authorised employees of our counterparties who need it for the performance of their work duties and who process your Personal Data in compliance with the technical and organisational requirements for the Processing of Personal Data specified in the legal enactments.

The service providers (processors) to whom we have entrusted the Processing of your Personal Data have, prior to the commencement of cooperation, been thoroughly assessed and informed about the set of measures that they must take to ensure the Processing, confidentiality and protection of your Personal Data in accordance with the requirements of the legal enactments.

To ensure qualitative and prompt fulfilment of the obligations under the contract entered into with you, we may authorise Citadele Group companies, our counterparties to execute specific tasks or provide services. If, in the performance of these tasks, Citadele Group companies or counterparties process your Personal Data available to us, the respective Citadele Group companies or counterparties are considered to be the processors, and we have the right to transfer your Personal Data to Citadele Group companies or counterparties to perform said activities to the extent required to do that.

Our counterparties and Citadele Group companies will ensure that your Personal Data processing and protection requirements are fulfilled in accordance with the legal enactments and that they will not use your Personal Data for other purposes.

INFORMATION ABOUT THE SPECIFIC PERSONAL DATA PROCESSING SITUATIONS**RECEIPT OF NOTIFICATIONS AND OFFERS**

We will process your Personal Data for the purpose of getting notifications and offers, including personalised offers, only if you have given your Consent to that.

In accordance with your Consent, we will send to you:

- up-to-date information about our services and related offers, including personalised offers;
- other notifications related to:
 - possibilities to participate in competitions, drawings, lotteries, campaigns and other events for our clients organised by us;

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- congratulations on your birthday, name's day and on other holidays (for instance, the Independence Day, Easter, Christmas, Līgo holidays and other holidays);
- our comments on the current events in the Latvian and global economy;
- information about changes in the legal enactments related to the services provided by the Pension Fund, and a reminder about the possibility to file a tax return;
- possibilities to express your opinion about the services provided by us and the quality of service by participating in our customer surveys;
- social responsibility and support projects;
- our financial indicators, awards, special events.

Based on your Consent to receive personalised notifications and offers, the Pension Fund, as your Personal Data controller, will process your Personal Data sets as follows:

- your identification data – first name, surname, identity number or date of birth, client number;
- your contact information – telephone number, e-mail address;
- your Personal Data relating to your habits – the types of the Pension Fund's products or services used and habits of their use, getting personalised notifications.

Notifications and offers will be sent by us or the counterparty (processor) at our choice in accordance with your Consent and such your Personal Data will be processed: first name, surname, contact information (telephone number, e-mail address). We will carefully assess our counterparties before we entrust the Processing of your Personal Data to them.

We will be processing your Personal Data until the below is in force:

- the Consent given by you;
- activities and offers to which you gave your Consent.

We will store your Consent in accordance with the storage period determined in the legal enactments.

You may withdraw your Consent to getting notifications and offers at any time in the manner as follows:

- via email;
- via the Bank's Online Banking;
- via application;
- over the telephone;
- in person at the Bank's client service centres.

Withdrawal of the Consent(s) will not affect the legitimacy of Processing of your Personal Data performed prior to the withdrawal of the Consent.

The controller of your Personal Data for the purpose of getting notifications and offers, including personalised offers, as well as for the purpose of your identification is JSC CBL Open Pension Fund (unified registration No. 40003397312, address: 2A Republikas Laukums, Riga, LV-1010, telephone +371 67010147). Should you have questions relating to the Processing of your Personal Data, please contact us either by emailing to pfonds@cbl.lv or to our designated data protection officer at gdpr@citadele.lv or visit the Bank's client service centres where all required information relating to the Processing of your Personal Data, including answers to unclear issues will be given to you. All information will be transferred to the designated employee who will reply to your request.

In accordance with the requirements of the legal enactments and subject to submission of a written request, we will ensure that you have the right to access your Personal Data, modify or erase it, restrict its Processing, object to its Processing, and transfer it.

In the event of a breach of your privacy, you are entitled to protect your legitimate interests, file a complaint with the Pension Fund, Data State Inspectorate or file a claim with court.

HOW TO CONTACT US?

Should you have questions relating to the Processing of your Personal Data, please contact us either by emailing to pfonds@cbl.lv or to our designated data protection officer at gdpr@citadele.lv or visit our client service centres where all required information relating to the Processing of your Personal Data, including answers to unclear issues will be given to you. All information will be transferred to the designated employee who will reply to your request.

HOW WILL WE PROVIDE THE LATEST INFORMATION ABOUT YOUR PERSONAL DATA PROCESSING?

To ensure that the most recent information about the Processing of your Personal Data is always available to you, we, in accordance with the requirements of the legal enactments, will make sure that these Rules are reviewed and updated on a

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regular basis. Therefore, we encourage you to read, from time to time, the latest version as well as the historical versions of the Rules on our website www.cbl.lv, at the Bank's client service centres and via e-mail.