

PRIVACY STATEMENT ON THE PROCESSING OF PERSONAL DATA FOR THE FULFILLMENT OF WHISTLEBLOWING OBLIGATIONS PURSUANT TO ART. 13 AND 14 OF THE EUROPEAN DATA PROTECTION REGULATION

Pursuant to Articles 13 and 14 of the General Data Protection Regulation 2016/679 (GDPR) and D.Lgs. 196/2003 (Codice per la Protezione dei Dati Personali - CPDP and subsequent amendments and additions, **Banca CF+ S.p.A.** with registered office in Corso Europa 15 - 20122, Milan (hereinafter the "**Bank**"), as "**Data Controller**", hereby provides you with information regarding the purposes related to the fulfillment of whistleblowing obligations and the manner in which the Data Controller will process your personal data by means of manual processing or electronic or automated, computerized or telematic tools, with logics strictly related to the purposes listed below and, in any case, in such a way as to ensure the security and confidentiality of the data.

Banca CF+ S.p.A. has designated a Data Protection Officer (DPO) who can be reached at the following e-mail address: dpo@bancacfplus.it.

1. How we collect your data

The personal data referred to in the previous paragraph are collected as part of the process of handling the Whistleblowing report and may relate to the different individuals affected by the report itself. The data processed may therefore be acquired from the Whistleblower or by the Bank itself as part of the investigation following the Report.

2. Personal data and special categories of personal data processed

To achieve the purposes outlined below, the Bank may acquire and process, information regarding the Whistleblower, relevant to the registration of a non-anonymous Report such as personal data, tax code, residential address, telephone number, e-mail, type of relationship with the Bank. In addition, for the purpose of the Report, data contained in the identity document or other documentation produced may be processed in order to verify its validity. In addition, the voice of the Whistleblower will be processed, if he/she decides to make use of the voicemail system available on the IT platform used.

In the case of anonymous reporting, the voice eventually acquired by voice message will be appropriately masked and, consequently, made unrecognizable.

Finally, common type data of the people involved in the Report (e.g., first name, last name, job title) may be collected. According to the principle of minimization, personal data will be processed only if they are necessary to fulfill the Report request, while those that are manifestly not useful for the management of the Report are not collected or, if accidentally collected, are deleted immediately.

Special categories of personal data and judicial data, if not relevant to the case of Report, shall not be included by the Whistleblower in the Report. In any case, if they are present, the Bank will not make any use of them and they will be deleted, except in cases where the processing is necessary for the establishment, exercise or defense of a right in a court of law and is authorized by law or by an order of the Authority for the Protection of Personal Data or otherwise by order of the Public Authority.

3. Purpose and lawfulness of processing

The data provided by the Whistleblower, necessary to represent the alleged violations of which he/she has become aware by reason of his/her relationship with the Bank or the relationship of the company to which he/she belongs with the Bank itself, are processed for the purpose of carrying out the necessary investigative activities aimed at verifying

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the merits of the fact that is the subject of the Report and the adoption of the consequent measures. Personal data will be processed by the Bank lawfully and fairly and will be used solely and exclusively for the purposes described below, pursuant to Article 6 of the GDPR:

1) *Fulfilling a legal obligation*

The legal basis for the processing of data related to the Report is found in the fulfillment of a legal obligation to which the Data Controller is subject. The processing of the data of the Whistleblower, the Reported and any subject provided in the context of the Report, is carried out in the performance of its duties to investigate any unlawful acts/violations reported in the interest of the Bank's integrity, pursuant to Article 13 of Legislative Decree no. 24/2003, Article 52-bis of Legislative Decree, No. 385/1993 ("TUB"), Article 4 undecies of Legislative Decree No. 58/2008 ("TUF"), as well as any regulations in force from time to time in relation to internal systems for reporting violations

2) *Legitimate interest of data controller*

The data processed for the above purpose may also be used by the Bank to exercise or defend a right in judicial or extrajudicial proceedings, should this become necessary as a result of the Report, always in compliance with the confidentiality obligations set forth in Article 12 of Legislative Decree No. 24/2003.

3) *Express consent for the processing of personal data*

The consent of the Whistleblower, in accordance with the law, is required for:

- recording on a device suitable for storing and listening to the voice of the Whistleblower using the voice message function to make the Report and/or to communicate with the Whistleblowing Manager (i.e., the person, designated by the Data Controller, who is entrusted with the task of receiving and managing the Report) within the dedicated IT platform;
- record on a device suitable for storing and listening to the voice of the Whistleblower who decides to make the Reporting through the so-called "Direct Meeting"
- disclose the identity of the Whistleblower and any other information from which such identity may be inferred, directly or in-directly, to persons other than the Whistleblowing Manager.

4. Nature of conferment and consequences refusal

The provision of the above-mentioned data is mandatory for the registration of a non-anonymous Report and for verifying the merits of the Report. In the absence of the provision of the Whistleblower's identifying data, the Report will be handled as an anonymous Report and may be taken into consideration by the Whistleblowing Manager if it provides sufficient information for verification of what was reported.

On the other hand, the provision of data whose lawfulness is based on consent is optional and presupposes consent, which can always be revoked by the Whistleblower at any time, without affecting the lawfulness of the processing based on the consent given before revocation. Revocation of consent for voice messages must be communicated to the Whistleblowing Manager via the platform's internal messaging so that the procedure for inhibiting the listening of voice communications already transmitted can be activated.

Providing the data necessary to record on a device suitable for storing and listening to the voice of the Whistleblower

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using the voice message function, the lawfulness of which is based on consent is therefore purely optional.

In the case of the so-called "Direct Meeting", refusal to give the relevant consent will result in the need to draw up special written minutes of the meeting. Again, the provision of consent is optional.

Providing consent to disclose the identity of the Whistleblower and any other information from which such identity may be inferred, directly or indirectly, to persons other than the Whistleblowing Manager is, likewise, optional. Any refusal to do so could prejudice the establishment of the merits of the facts that are the subject of the Report.

5. Data processing methods and data retention

The processing of personal data may take place either through manual or electronic and telematic means, but always under the supervision of technical and organizational measures suitable to guarantee the security, integrity and confidentiality of (i) the data and the Whistleblower, (ii) the persons involved or otherwise mentioned in the Report, (iii) the content of the Report, (iv) the related documentation during all the activities of management of the Report itself; such processing may be carried out, where possible, also through the use of encryption tools, in order to reduce the risks of destruction or loss, even accidental, of the data, of unauthorized access, of processing not allowed or not in accordance with the purposes of the collection.

In order to guarantee the confidentiality of the Whistleblower, the persons involved or otherwise mentioned in the Report, as well as the content of the Report and the related documentation processed during all the activities of management of the Report itself, the process identified and the communication channels established by the Bank are implemented in such a way that the aforementioned information and documentation is not made accessible to persons other than those authorized (Whistleblowing Manager and any additional persons assigned for verification and investigation activities), including through the use of encryption tools.

Personal data processed as part of a Report procedure are stored as long as necessary for the processing of the Report and are deleted or anonymized after five years from the date of the communication of the final outcome of the Report procedure, unless their further processing is necessary for one or more of the following purposes:

- resolution of pre-litigation and/or litigation started before the expiration of the retention period;
- to follow up on possible investigations/inspections by the internal control functions and/or external authorities started before the expiration of the retention period;
- to comply with requests from the Italian and/or foreign Public Authorities received/notified to the Bank before the expiration of the retention period.

In case of application of one or more of the aforementioned cases of suspension of the process of irreversible deletion/anonymization of personal data, the Data Controller's right to restrict access to the identifying data of the reporter remains unaffected, pursuant to and for the purposes of Article 2-undecies, first paragraph lett. f) of Legislative Decree 196/2003, as amended by Legislative Decree 101/2018.

6. Categories of subjects to which data may be communicated

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For the fulfillment of the aforementioned purposes, your personal data may be disclosed to third parties belonging to the following categories who process them as autonomous Data Controllers:

- competent public authorities, law enforcement agencies, judicial authorities;
- Lawyers and freelancers (in case of court litigation).

In addition, the data may be processed by the following categories of individuals as Data Processors specifically appointed by the Data Controller, pursuant to Article 28 of the GDPR:

1. external entities engaged for verification and investigation activities (e.g., consultants, law firms, investigative agencies)
2. the owner of the Secure Blowing IT platform for the management of Reports. This data processor has implemented security measures to ensure the utmost privacy, integrity and confidentiality of personal data processed within the application platform and the management of reports.

The data subject has the option of requesting from the Bank the list of the Data Processors involved by writing to the Whistleblowing Manager by means of the Whistleblowing platform made available by the Data Controller and reachable at "<https://bancacplus.secure-blowing.com>".

The data will also be processed by those specifically authorized to process the data by the Data Controller, pursuant to the GDPR, such as employees of the Bank, following special instructions given by the Data Controller.

Personal data that identify or make the Whistleblower identifiable shall be disclosed to parties other than the Whistleblowing Manager only with the Whistleblower's prior authorization. Under no circumstances will personal data processed for the handling of the Report be disseminated.

7. Extra-EU transfers

For the purposes described above, personal data may be transferred to the recipients indicated herein not only within Italy but also abroad, provided that the adequacy of the level of personal data protection in the third country or international organisation has been recognised by a decision of the European Commission, in accordance with the legislation in force from time to time, as equivalent to that afforded within the EEA..

8. Automated decision making

In the pursuit of the processing purposes described above, no decision is made based solely on automated processing that produces legal effects affecting the data subject or similarly significantly affecting the data subject.

9. Rights of the Data Subject

Pursuant to and in accordance with the GDPR, data subjects are granted the following rights, which they may exercise over the Bank, where the conditions are met and with the limitations set forth below:

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- access to and confirmation as to whether or not personal data concerning him or her is being processed, including for the purpose of being aware of the processing and to verify the lawfulness as well as the correctness and updating of such data. In such a case, the data subject will be able to obtain access to his or her personal data and information, in particular information on the purposes of the processing, the categories of personal data concerned, the recipients or categories of recipients to whom the personal data have been or will be communicated, the period of storage, etc;
- the rectification, where inaccurate, of personal data concerning him/her, as well as the integration of the same where deemed incomplete always in relation to the purposes of processing. During this period, the Data Controller undertakes not to present the data as certain or final, especially to third parties;
- The erasure of data concerning him/her, where the data are no longer necessary in relation to the purposes for which they were collected. It should be noted that the erasure is subject to the existence of valid reasons. If the Data Controller has disclosed data concerning the data subject to other Data Controllers or Processors, it is obliged to erase them, taking reasonable measures, including technical measures, to inform other Data Controllers who are processing the personal data in question to erase any link, copy or reproduction thereof (so-called right "to be forgotten"). Erasure may not be performed if the processing is necessary, inter alia, for the performance of a legal obligation or the performance of a task in the public interest and for the establishment, exercise or defense of a right in court;
- the restriction of processing. Limitation of processing means, among other things, the possibility of transferring the processed data to a system that is no longer accessible, for storage only, and unmodifiable. This does not mean that the data are deleted but that the Data Controller must avoid using them during the period of the relevant block. This would be especially necessary in the case where persistent use of inaccurate and unlawfully stored data would cause prejudice to the data subject. In such a case, the data subject may object to the deletion of personal data and instead request that their use be restricted. In the case of data rectification or opposition, the data subject may request that the processing of that data be restricted for the period during which the Data Controller is making the rectification or considering the request for opposition. A further case is where personal data are necessary for the ascertainment, exercise, or defense of a right in court, but the Controller no longer needs them for processing purposes;
- object, at any time, for reasons related to his or her particular situation, to the processing of personal data concerning him or her in cases where the processing itself is necessary for the performance of a task of public interest or connected with the exercise of public powers vested in the Controller or if the processing is necessary for the pursuit of the legitimate interest of the Controller or of third parties. The Controller, furthermore, undertakes to refrain from processing the data unless it demonstrates that there are compelling legitimate reasons for processing or for the ascertainment, exercise or defense of a legal claim;
- Right to withdraw consent at any time without affecting the lawfulness of the processing based on the consent given before the withdrawal, only for the purposes whose legal basis is consent;
- to request, the portability of the data that the data subject has provided to the Data Controller, that is, to receive, in a structured, commonly used and machine-readable format, the personal data concerning him or her provided to the Data Controller and the right to transmit it to another data controller without hindrance, if the processing is based on consent or contract and is carried out by automated means. In addition, the data subject has the right to have personal data transmitted directly from the Controller to another third-party Controller if this is technically feasible.

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Pursuant to and for the purposes of Article 2-undecies first paragraph letter f) of Legislative Decree 196/2003 as subsequently amended and in implementation of Article 23 of the GDPR, the above rights (Articles 15 to 22 of the GDPR) may not be exercised, or their exercise may be delayed or limited, if the exercise of such rights may result in actual and concrete prejudice to the confidentiality of the identity of the person reporting violations of which he or she has become aware by reason of his or her employment relationship or duties performed. In such a case, data subjects may also exercise their rights through the Data Protection Authority in the manner set forth in Article 160 of the Privacy Code. The data subject shall receive reasoned and timely notice from the Data Controller of the limitation, delay or exclusion of the exercise of his or her right, unless the notice would jeopardize the very purpose of the limitation.

The aforementioned rights may be exercised by the data subject by contacting the Whistleblowing Manager by means of the Whistleblowing platform made available by the Holder and reachable at <https://bancacfpplus.secure-blowing.com>

The data subject may also promptly report, via the above contact details, any circumstances or events from which a personal data breach (i.e. any breach of security capable of resulting, accidentally or unlawfully, in the destruction, loss, modification, unauthorized disclosure of or access to the data) may result, even if only potentially, in a personal data breach, in order to allow for an immediate assessment and, where necessary, the adoption of actions to counter such an event.

When contacting the Bank, the data subject should be sure to include his or her name, e-mail address, mailing address and/or telephone number(s) to be sure that the Bank can properly handle his or her request.

Finally, please note that the data subject has the right to lodge a complaint with the Data Protection Authority or other supervisory authority under Article 13(2)(d) of the GDPR.

10. Identity and Contact Information of the Data Controller and Data Protection Officer.

The data controller is Banca CF+ S.p.A., located in Corso Europa 15 - 20122, Milanoin in the person of the pro-tempore Legal Representative.

The Data Protection Officer is domiciled at the Bank's headquarters and available at dpo@bancacfpplus.it.

11. Amendments to this Policy

This Policy is subject to change. Therefore, you are advised to regularly check the whistleblowing section on the Bank's website.

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