

Personal data protection policy

What is the purpose of this Personal Data Protection Policy?

This personal data protection policy ("Personal Data Protection Policy") aims to make people aware of how we collect, process and protect the personal data you provide or collect through our website **www.bbvapivot.com** (the "Website") by means of forms and/or cookies so that you can freely and voluntarily decide whether you want us to process them.

When you contract products or services with Banco Bilbao Vizcaya Argentaria, S.A. ("BBVA") the personal data will be processed in accordance with the provisions of the corresponding document.

The Website is owned by Banco Bilbao Vizcaya Argentaria, S.A. ("BBVA"). For more information about BBVA and the Website, see the Legal Notice and Terms of Use.

In this document we inform you about the processing of the information that [***] obtains through the Website but it is not applicable to the information that can be obtained by third parties on other websites, even if they are linked by the Website.

We remind you of the importance of reading this Personal Data Protection Policy every time you use the Website, as it may be modified.

Who is the data controller of your personal data?

Banco Bilbao Vizcaya Argentaria, S.A. ("BBVA"), with registered office at Plaza de San Nicolás 4, 48005, Bilbao, España. E-mail address: infobbvapivot@bbvapivot@bbvapivot.com

How can you contact the Data Protection Officer?

You can contact with the BBVA Data Protection Officer at: derechosprotecciondatos@bbva.com

What do we use your personal data for?

- 1. To manage your browsing through the Website in accordance with the Cookie Policy that you can view here.
- 2. For the purposes and legitimized purposes indicated on each of the personal data collection forms on the Website.

At BBVA we process your personal data with the utmost confidentiality. We undertake not to disclose such data and guarantee our duty to safeguard them by adopting all necessary measures to avoid their alteration, loss and unauthorized processing or access, in accordance with the legal obligations that apply to us as being responsible for the processing of your personal data.

BBVA has put in place and maintains the highest levels of security as required by law to protect your personal data against incidental loss and access and unauthorized processing or disclosure, in consideration of the state of technology, the nature of the data stored and the risks they are exposed to. You can read BBVA's Security policy here.

Will BBVA send you commercial communications?

Through the data collection forms BBVA may obtain your consent to contact you by post, e-mail, SMS, or any other equivalent electronic means of communication, to send you commercial communications about their own products and/or third parties identified in the form.

If at any particular time you do not wish to continue receiving these kind of communications, you may revoke your consent by sending notification to the following address <u>derechosprotecciondatos@bbva.com</u> or BBVA Group Customer Service Department, APDO: 1598 - 28080 Madrid, providing a copy of a document that allows proof of identity, or using the link provided for this purpose in the commercial communications you receive.

How long will we keep your data?

During the time specified in the form that, if applicable, we provide you with to give your personal data to BBVA as well as the period of time indicated in the Cookies Policy.

To whom will we communicate your data?

We will not transfer your personal data to third parties unless we are required to do so by law or you provide your consent.

When your consent is required to communicate your personal data to third parties, we will inform you in the data collection forms of the purpose of the processing, the data to be communicated as well as the identity or areas of activity of the possible assignees of your personal data.

In order to provide you with a suitable service and manage the relationship we maintain with you as a customer, you will find a list at the following address https://www.bbva.es/eng/estaticos/mult/Proveedores.pdf, sorted by category, of the companies that process your information on behalf of BBVA, as part of service provision agreements with them. You may also view the Cookies Policy for third parties that receive personal data through cookies from this Website.

Furthermore, we would like to inform you that, for the same purpose as indicated in the previous paragraph, certain companies that provide services to BBVA may have access to your personal data (international data transfers). These transfers are made to countries with a level of protection comparable to that of the European Union (suitability decisions made by the European Commission, standard contractual clauses and certification mechanisms). For more information, please contact BBVA's Data Protection Officer at the following e-mail address: dpogrupobbya@bbya.com

Do we use cookies on this website?

We use a technology called "cookies" on our Website. For more detailed information on hoW BBVA uses cookies, please view the Cookies Policy here.

Do we use links to other websites?

The Website may contain links to other websites. Please note that BBVA is not responsible for the privacy and processing of personal data from other websites. This Personal Data Protection Policy document applies exclusively to the information collected on the Website by BBVA. We recommend that you read the personal data processing policies of other websites to which you link from our Website or otherwise visit. You can also obtain information on our links policy in our Legal Notice here.

What are your rights when you provide us with your details?

RIGHT	CONTENT	COMMUNICATION CHANNELS
Access	You can receive your personal data included in BBVA files	
Rectification	You can modify your personal data if it is inaccurate	
Erasure	You may request your personal data be deleted	
Oppose	You may request that your personal data not be processed	
Restriction of processing	You can request to limit the processing of your data in the following cases:	
	- While the dispute over theaccuracy of your data is beingchecked.	derechosprotecciondatos@bbva.com Servicio Atención al Cliente Grupo BBVA, APDO: 1598 - 28080 Madrid Oficinas BBVA
	- When the processing is illegal,but you object to your data beingerased.	
	- When BBVA does not need toprocess your data but you need itto exercise or defend claims.	
	- When you have objected to yourdata being processed to undertakea task in the public interest or tosatisfy a legitimate interest, whilechecking whether legitimatereasons for processing prevailover your own.	
Portability	You will be able to receive, in electronic format, the personal data you have provided to us, as well as to transmit them to another entity.	

If you believe that we have not processed your personal data in accordance with the regulations, you can contact the Data Protection Officer at the following address: dpographbya@bbya.com

Nevertheless, you are entitled to submit a complaint to the Spanish Data Protection Agency (www.agpd.es)

To exercise your rights, attach a copy of your ID card or equivalent document accrediting your identity to your application.

These rights can be exercised at no cost.

Likewise, at any time, you can withdraw your consent without affecting the lawfulness of the processing by sending your request to the email address <u>derechosprotecciondatos@bbva.com</u>, to the BBVA Group Customer Service Department, APDO: 1598 - 28080 Madrid, or by going to one of our branches. Remember to attach a copy of your ID card or equivalent document accrediting your identity to your application.

Information about personal data protection for legal representatives and contact people

We process your personal data on the basis of an existing contract between you and a customer or supplier of BBVA.

In addition, BBVA will process your personal data for the prevention of money laundering and terrorist financing in order to comply with the obligations of information and identification, as well as information on payment transactions to foreign authorities, inside and outside the European Union, based on the legislation of some countries and agreements signed between them.

The legal basis that allows us to process your personal data is the execution of the contract in which you intervene, as well as the compliance of legal obligations.

BBVA will keep your personal data during the validity of the contractual relationship in which you are involved. Once the contract ends, BBVA will keep your personal data blocked during the statutory limitation period, generally 10 years, and then BBVA will erasure your personal data.

Last updated: May 2018