

Data protection and cookie policy

1. General remarks

Protecting the personal data of its customers is a matter of high priority for Kommunalkredit Austria AG (the “bank”). The bank complies with all legal provisions relating to the protection, the lawful use and the privacy of personal data and to data security, in particular the Austrian Data Protection Act, the Telecommunications Act and the General Data Protection Regulation (GDPR) of the European Union.

Kommunalkredit’s provisions on data protection and the use of cookies (“Data Protection Policy”) are intended to inform customers about the collection, use and processing of their personal data as well as the scope and purpose of data collection by the bank, including data collected on the basis of customers’ usage of the website www.kommunalkredit.at (the “website”).

2. Contact person and details

For data processing:

Kommunalkredit Austria AG

Tuerkenstrasse 9 | 1090 Vienna | Austria

T +43 1 31631 | F +43 1 31631-105

@ info@kommunalkredit.at

W www.kommunalkredit.at

Our **Data Protection Officer** can be contacted at:

datenschutz@kommunalkredit.at

Tuerkenstrasse 9 | 1090 Wien | Austria

T +43 1 5334795-0

@ datenschutz@kommunalkredit.at

3. Information on data processing

[Information on data processing according to art. 13 and 14 GDPR](#)

(see “Terms and conditions and legal information”)

Below you will also find information about the nature, extent and purpose of the collection and use of data when you visit our websites.

4. What are personal data?

Personal data are defined as any information relating to data subjects (in this specific case: website visitors, prospects and customers) who are identified or identifiable (e.g. name, email address or IP address).

5. Which visitor data are collected by the bank?

On the basis of the visitors' usage of the website, the bank collects and processes the following visitor data:

- IP address and IP location
- Date and time of the customer's visit to the website
- Number, duration and time of page access (the customer's interaction with the website)
- Referrer URLs (Internet pages visited before and after visiting the bank's website)
- Search engines and key words used by the customer to find the bank on the Internet
- Browser type, screen size and operating system

The bank collects these log files (access data) automatically by means of a website analytics tool and cookies (for details see below).

6. Cookies and Google Analytics

Like most other websites, the bank's website uses **cookies**. These are small text files placed on the hard disk of the customer's device to make the website more convenient and to enable the company to better understand the customer's user behaviour on the basis of his/her activities on the website.

The bank uses (i) functional cookies, which are necessary for operation of the website, and (ii) cookies collecting statistical data on the use of the website, which enable the bank to improve its services and make them more user-friendly.

All cookies, that are not personalized and/or not required for functional operation of the website require the visitor's consent. Therefore, the visitor is able to click on the button "accept" and agree or to click on the button "Continue without cookies" and disagree. If she/he gives consent, the visitor is free to withdraw his/her consent at any time and with immediate effect, e.g. by email sent to datenschutz@kommunalkredit.at.

The customer can object to data processing by cookies on the Kommunalkredit website under "Data Protection Policy". Moreover, the customer can modify the options for the storage of cookies on his/her device in the browser settings, disable cookies in general, and delete cookies placed on his/her device. However, the customer's refusal to accept cookies may result in functional restrictions on the website.

If you consent to the use of cookies, we use the following cookies:

The website uses **Google Analytics**, a web analysis service offered by Google Inc., 1600 Amphitheatre Parkway, Mountain View, CA 94043, USA ("Google"). Google Analytics uses cookies for the analysis of website usage. Information on the customer's usage of the website (including his/her IP address) generated by Google Analytics cookies can be transmitted to Google servers outside Europe (e. g. in the USA) and stored there.

Acting on behalf of the bank, Google will use the information collected to evaluate the usage of the website by its visitors, generate reports on website activities, and provide other services related to website and Internet usage. Google will also transmit such information to third parties, if this is required by law or if third parties process the data on behalf of Google. To the bank's knowledge, Google will under no circumstances associate the customer's IP address with other data held by Google.

The customer can prevent the storage of cookies by selecting the appropriate browser settings. However, the bank wishes to point out that in this case the customer may not be able to make full use of all functions of the website. Moreover, the customer can prevent the collection of data generated by Google Analytics cookies and the processing of such data by Google by downloading and installing the browser plugin available at <http://tools.google.com/dlpage/gaoptout?hl=de>.

7. What rights does the customer have?

Pursuant to Art. 12 et seq. of the General Data Protection Regulation, the customer has the right to information, rectification, erasure, restriction of processing and portability of data, as well as the **right to object**. Moreover, the customer can withdraw his/her consent at any time and without indication of reasons in order to prevent the further processing of his/her personal data collected and used on the basis of the data subject's prior consent.

Customers are requested to address questions relating to the above or to other issues to Kommunalkredit Austria AG, Türkenstrasse 9, 1090 Vienna, datenschutz@kommunalkredit.at, T +43 1 31631. Furthermore, the customer has the right to complain at the Austrian Data Protection Authority (www.dsb.gv.at).

8. How does the bank protect customer data?

The bank makes every effort to protect the personal data of its customers. The bank therefore complies with the provisions of Article 32 et seq. of the General Data Protection Regulation in order to guarantee the confidentiality and security of the customers' personal data, and it implements adequate technical and organisational security measures.

9. Concluding remarks

In line with the ongoing development of the Internet, the bank will continuously adjust its data protection policy. Any change will be notified in due time on the website. Customers are therefore advised to access the bank's data protection policy at regular intervals and to take note of its most recent version.