

Privacy Statement

ABN AMRO and your personal data

This Privacy Statement sets out how we handle your personal data. You can be confident that we handle your personal data with due care. In the case of some of the bank's websites, the use of your personal data may differ from that described in this general Privacy Statement. In such cases, a different privacy statement is provided or additional information is given on the specific website or in the specific online service. We want you to be aware of this so that you can avoid unwelcome surprises.

Who is this Privacy Statement intended for?

Are you a client of ours or have you shown an interest in a specific product, for example by making an application? If so, we use your personal data and this Privacy Statement applies to you. If you visit our website or subscribe to the newsletter or services of ABN AMRO Today, we will also use your personal data in those situations.

It can also happen that we process personal data relating to individuals who do not have a contract with us, for example when we record and use personal data relating to contact persons at companies to which we provide services, shareholders of these companies, or Ultimate Beneficial Owners (UBOs) of these companies.

We may also process personal data relating to individuals who, for example, act as guarantors for clients of ABN AMRO or are heirs of a deceased client.

To enable payments to be made, we process personal data relating to individuals with whom we do not have a contract. Examples of such personal data include the details of someone to whom you transfer money and whose account is with another bank.

If you are one of these people, then this Privacy Statement is intended for you too.

Our contact person for your questions about data protection

We have a designated Data Protection Officer (DPO) who is residing in the Netherlands in Amsterdam (1082 PP), Gustav Mahlerlaan 10. Our DPO is responsible for the ABN AMRO Group and is represented in Belgium by:

ABN AMRO Bank N.V.
Privacy Officer,
Borsbeeksebrug 30
2600 Antwerpen
be.compliance@be.abnamro.com

Who controls your personal data?

The controller of your personal data is: ABN AMRO Bank N.V., a public limited company incorporated to Dutch law, seated at Gustav Mahlerlaan 10, in (1082 PP) Amsterdam, the Netherlands, registered in the Amsterdam Trade Registry under number 34334259, having a Belgian branch at 2600 Antwerpen, Borsbeeksebrug 30, registered with the Crossroads Bank for Enterprises under number (VAT BE) 0819.210.332.

1. Which are personal data?

Personal data is information which says something about you. The best-known examples of personal data are your name, (email) address, age and date of birth. Personal data also includes your bank account number, your phone number, your IP address and your national identification number. There are several special categories of personal data. These include data concerning your health. Another special category concerns biometric data, such as facial recognition or your fingerprint when you log on to an app. We may only use this personal data if this is permitted by law or if you give your consent to do so. In all other situations, we are prohibited from using this personal data.

Personal data relating to you that we obtained from others

Imagine that your partner applies for a loan on both of your accounts. In this case, we may use the data we request from you. We may also decide to use personal data obtained from other sources, such as:

- public registers that contain your personal data, such as the [Central Individual Credit Register](#);
- public sources such as newspapers, the internet and public sections of social media accounts and marketing activities;
- data files from other parties that have collected personal data about you, such as external marketing firms or credit agencies.

2. On what basis do we process your personal data?

Obviously, we may not request or use your personal data without good reason. By law, we are permitted to do this only if 'the processing has a basis'.

This means that we may only use your personal data for one or more of the following reasons:

We need your personal data to conclude a contract, for example if you want to open an account with us or take out a mortgage.

Are you the representative of your company and has your company concluded, or does it want to conclude, a contract with us? Or are you the contact person, shareholder, managing director or Ultimate Beneficial Owner (UBO) of this company or one of our corporate clients? If so, we use your personal data for other reasons than the performance of the contract. We also do this if you are merely the beneficiary of a payment made by one of our clients.

Legal obligation:

The law lays down many rules that we have to comply with as a bank. These rules state that we have to record your personal data and occasionally provide it to others. The following are just some examples of the legal obligations we have to comply with:

- We have to take steps to prevent and combat fraud, tax evasion, terrorist financing and money laundering. These include asking you to prove your identity so that we know who you are. This is why we keep a copy of your identity document.
- We have legal obligations under the Code of economic law (Wetboek Economisch Recht) or the Act for the prevention of money laundering and the financing of terrorism and for the limitation of the use of cash (Wet tot voorkoming van het witwassen van geld en de financiering van terrorisme en tot beperking van het gebruik van contanten) and under other laws and specific provisions that require us to request and/or keep your personal data.

Other organisations may occasionally ask banks to provide personal data. These organisations include the FPS Finance, the judicial authorities and intelligence agencies. In addition, banks are sometimes required to share personal data with supervisory authorities, such as the Financial Services and Markets Authority (FSMA), the National Bank of Belgium (NBB) and the European Central Bank (ECB), for instance when they carry out research into business processes or specific clients or groups of clients.

We are obliged to communicate to the Central Point of Contact (hereinafter CPC) certain data concerning our clients. The CPC is maintained at the National Bank of Belgium, located at 1000 Brussels, Berlaimontlaan 14, www.nbb.be. The data communicated to the CPC are identification data of the clients and the IBAN-numbers of their Bank accounts on January 1st 2010 or later. We are also obliged to communicate to the CPC certain data concerning the following types of contracts of our clients: mortgage loans, consumer loans, leasing contracts, openings of a credit line and investment services agreements.

All these communicated data will be maintained by the CPC until 8 years after the closing date of the accounts or contracts and will be kept available for the tax authorities in the framework of a potential investigation of tax fraud (cfr. article 322 § 3, WIB 92 and its implementing decree(s)). Every Client has the right to inspect his/her data, maintained by the CPC, at the National Bank of Belgium. The Client also has the right to have possible errors corrected or removed by the National Bank of Belgium.

In application of the Foreign Account Tax Compliance Act (FATCA) regulations, we must comply with a number of obligations. One of those obligations is the identification of the Client to determine whether or not the Client is a "US Person" in the meaning of the aforementioned regulations, or if any "US indicia" apply to the Client. If the Client is identified as a "US Person" or if any "US indicia" apply to the Client, we are required to pass on data and financial information to the authorities that have been designated in the inter-governmental accord between Belgium and the United States of America.

Within the framework of the Common Reporting Standards of the OESO, we are required to compile certain information about the accounts of our Clients who are (also) tax residents of a country other than Belgium.

As of 2017, this information will automatically be transferred to the FPS Finance department who, in turn, will pass on the information to the authorized foreign tax authorities. This concerns the identification data of Clients, the foreign tax identification number, the country, the IBAN account numbers and the accounts of the Client and information concerning the amounts and investment income. We are only required to report this data when it concerns accounts of Clients who are tax residents of a country that belongs to the European Union or another country with which Belgium has agreed to automatically exchange information with.

If the law or a supervisory authority stipulates that we must record or use your personal data, we are required to do so. In such case, it does not matter whether you are a client of ours or not. For example, every bank must check whether clients, and the representatives of clients (including corporate clients), are genuinely who they say they are. In addition, banks must keep a photocopy of an identity document for each of their clients. This means that we are not required to establish your identity if we only use your personal data because you are the beneficiary of a payment made by one of our clients. Your personal data may, however, be used in fraud prevention activities such as transaction monitoring or if we record your personal data in incident logs.

Legitimate interest of the bank or others:

We also have the right to use your personal data if we have a legitimate interest in doing so. In that case, we must be able to demonstrate that our interest in using your personal data outweighs your right to data protection. We therefore balance all the interests. We explain the situations in which this happens using a few examples:

- We protect property and personal data belonging to you, to us and to others.
- We protect our own financial position (so that we can assess whether you are able to repay your loan, for example), your interests and the interests of other clients (in the event of a bankruptcy, for example).
- We carry out fraud detection activities so that clients and ABN AMRO do not suffer losses as a result of fraud. In this context, we keep the financial transaction history of the instructing party and the beneficiary.
- We keep you up-to-date on product changes and send you tips, offers and other relevant news by means of [direct marketing](#).
- We aim to keep efficient records. We centralise our banking systems, make use of other service providers, and conduct statistical and scientific research.

Someone else may also have a legitimate interest. For example, someone may accidentally transfer money to your bank account. In that case, we may, under certain conditions, provide your personal data to the person who issued the payment instruction. That person can then ask you to return the money.

Even if you do not have a contract with us, we may still use your personal data on the basis of a legitimate interest. In such case, we will obviously check first whether this is permitted, for instance for security purposes. We assess whether we may use personal data for marketing purposes on a case-by-case basis, and separately for each type of personal data and for each group of data subjects. We ensure that we do this in accordance with the law and the subject matter of this Privacy Statement.

Consent:

If you have given us prior consent to process (certain) personal data, we may gather and process this data. You have the right to adapt or withdraw your consent at any time, which will not affect past processing but may affect or annul our activities based on your consent. [\[link intrekken/wijzigen toestemming\]](#)

3. What does ABN AMRO use your personal data for?

We use your personal data to help make our operations and our services as effective, reliable and efficient as possible. This is done for the following six purposes:

1. Contract

We need your personal data to enter into contracts with you and to perform these contracts. If we do not have your personal data, we cannot offer you a current account or transfer money from or to your account, for example.

2. Research

Within ABN AMRO, we study possible trends, problems, root causes of errors and risks, for instance to check whether new rules are properly observed. This helps us prevent complaints and losses. In this way, we can intervene or issue a warning in time.

3. Better or new products and services.

Do our products still meet your wishes and expectations? We carry out research in this area, using your personal data. We study trends and use personal data with the aim of analysing and continuing to develop our products and services.

4. Marketing

You receive offers and news that is appropriate to you. This is why you receive as little advertising as possible for products you are probably not interested in or already have. In this context, we use personal data that we have received from you, for instance because you requested information in the past or because you are already a client of ours. We may also make use of personal data that we obtained from [other parties](#).

5. Security and the integrity of our bank and our sector

We are required to guarantee the security and integrity of the financial sector. We may therefore use your personal data to prevent or combat attempted or actual criminal or objectionable acts, such as fraud or terrorism. We do this so that we can guarantee the security and integrity of the financial sector, ABN AMRO, our employees and you, as the client. We may also use your personal data for warning systems.

6. Social responsibility and statutory requirements

As a bank, we play a key role in society. We help to prevent terrorist financing, money laundering and fraud, for instance by reporting unusual transactions or by identifying and stopping potentially fraudulent transactions and verifying transactions with you if necessary. Public authorities also ask us to provide personal data when they want to investigate problems or criminal offences. In this context, we check whether they have a valid reason to do so. The banking sector is also one of the most regulated industries around. This means we have to comply with many rules. These include not only European and Belgian rules but also the legislation of [other countries](#). Therefore, ABN AMRO must also record and keep personal data for this purpose and must sometimes provide personal data to the [competent authorities](#). We always check first whether this is permitted.

If you have not concluded a contract with us, we do not process your personal data on the basis of a contract. We may, however, use your personal data for other purposes, such as fraud detection. We always check first whether using your personal data for those other purposes is permitted.

Other purposes

We may use your personal data for other purposes than the purpose for which you supplied the personal data to us. In that case, the new purpose must be in line with the purpose for which you initially provided your personal data to us. The law refers to this principle as the 'compatible use of personal data'. The law does not specify exactly when a use is compatible but does provide some guidance.

- Is there a clear correlation with the purpose for which you initially provided the personal data? Is the new purpose appropriate to the initial purpose?
- How did we originally receive the personal data? Did we obtain the personal data directly from you or in another way?
- What kind of personal data is concerned? Is the personal data in question considered sensitive to a greater or lesser degree?
- How would you be affected? Would you benefit, suffer or neither?
- What can we do to ensure the highest possible level of protection for your personal data? Pseudonymisation or encryption may be appropriate.

4. ABN AMRO Group and your personal data

We may share your personal data within our group for internal back-office purposes or with a view to improve our services to you, or because the law requires us to do so. This allows us to gain a better overview of your financial situation. It may be important for us to know, for instance, that you have already taken out a loan from one of our subsidiaries when you apply for a loan from us.

Undertakings affiliated with ABN AMRO are also allowed to contact you with offers. In such context, it must be possible for you to verify that the undertaking is affiliated with ABN AMRO, for instance because our name or logos are being used, or because this is clearly stated on the website or in the advertisements.

5. Using personal data with or without your consent

We may share your personal data within our group for internal back-office purposes or with a view to improve our services to you, or because the law requires us to do so. This allows us to gain a better overview of your financial situation. It may be important for us to know, for instance, that you have already taken out a loan from one of our subsidiaries when you apply for a loan from us.

Undertakings affiliated with ABN AMRO are also allowed to contact you with offers. In such context, it must be possible for you to verify that the undertaking is affiliated with ABN AMRO, for instance because our name or logos are being used, or because this is clearly stated on the website or in the advertisements.

Using personal data with or without your consent

In most cases, ABN AMRO uses your personal data without obtaining your consent. This is permitted by law. We do this because:

- this is necessary because of the contract we have with you or that we intend to conclude with you;
- the law requires us to use your personal data;
- the bank or a third party has a [legitimate interest](#)

Sometimes, however, we are required to ask you for your consent. Before you give consent, we recommend that you carefully read the information we provide concerning the use of your personal data. If you have given consent and you want to withdraw or modify your consent, you can do so very easily. [Read more about modifying or withdrawing your consent.](#)

In which situations do we ask you for your consent? We will in any event ask you to give consent in the following situations:

1. We always ask for your consent before we process special categories of your personal data. We do not use special categories of personal data without your consent unless the law states we are required or permitted to do so.
2. Another party requests access to your payment details so that you can make use of external applications such as a financial journal.
3. Another party wants to make a payment for you, for example when an online purchase is to be performed.
4. We make use of cookies and similar technology on our websites and/or in apps in order to make you personalised offers. For more details, see our Cookie Statement.
5. In some apps, we require access to information about your location.
6. When we make use of automated decision-making and profiling and the law states that we need your consent.

Good to know:

When we use your personal data on the basis of the law or a legitimate interest, we do not require your consent to use your personal data. In such cases, however, you may raise an objection (be.compliance@be.abnamro.com).

Required personal data

If we need personal data from you in order to conclude a contract with you and you refuse to provide this data even though this is required by law, we cannot enter into a contract with you, or, if a contract already exists, we must terminate our contract with you. The required personal data is specified in the (online) forms we occasionally need you to complete.

Do you want us to remove your personal data from our systems? Unfortunately, we cannot remove required personal data. We need this data, for instance for the performance of the contract you have with us, or because we are required to keep this data by law or due to a legitimate interest of the bank.

Camera images, telephone calls, chat messages and video chat sessions

If you visit a branch of our bank, we may capture images of you on camera. We do this for security purposes. We may also record your telephone calls with our managers and advisers. We do this for the purpose of improving our services or because of a legal obligation. We handle video and audio recordings with due care. They are subject to the same rules as other personal data. You may exercise your rights, such as your right of access. Information about all your rights can be found [here](#).

6. Other parties using your personal data

There are situations in which we need to provide your personal data to other people and entities involved in the provision of our services. These are described below. If you transfer money to another bank, your personal details will also end up with that bank. This is unavoidable.

Our service providers

We work with other companies that help us provide services to you. We are not permitted to pass your personal data on to them without good reason. This is governed by legal rules. We therefore carefully select these companies and reach clear agreements with them on how they are to handle your personal data. We remain responsible for your personal data.

Competent public authorities

Our supervisory authorities, the FPS Finance, the Public Prosecution Office and other public authorities may ask us to provide data relating to you. The law specifies when we are required to provide this data.

Financial services providers

Do you want us to give your personal data to providers of financial services? This is possible if you give your consent first. We will then be required to provide your personal data to these third parties. If you share your personal data with other parties yourself, we are not responsible for how they use your personal data. In that case, the privacy statements of those third parties are applicable. [More information](#)

7. Use of your personal data for direct marketing purposes

If you have previously purchased a product or service from us, we are keen to keep you informed about similar products and services we offer that are suited to your needs. This also applies if you are a visitor to our website. In order to do this properly, we use various sources.

These are described below.

1. The personal data that we received from you in the context of the contract. When you visit our website, we study how you use the website. We do this using your IP address. We can then make you offers that are relevant to you personally. In that case, you must have agreed to the use of cookies and similar technology such as JavaScript. For more information about cookies, please see our Cookie Statement [link to Cookie Statement]. You can also read more about profiling and [direct marketing](#).
2. The use of social media depends on the privacy settings you use on social media sites.
3. Other sources of information, including public sources. We will always check first whether a public or other source of information can be used reliably. Where applicable, we will check whether you, as a client, have consented to the use of personal data that comes from another party.

8. Profiling

As a bank, we make use of profiling. This entails that in certain situations we automatically assemble a profile using a set of your personal data. Below we explain why we do this, and when.

Fraud prevention

We have a great deal of knowledge and experience in the area of fraud prevention. Unfortunately, we are facing increasingly sophisticated forms of fraud. To identify the behaviour or indications that point to a specific form of fraud, we observe what happens when this form of fraud is committed. This allows us to create a profile that we use to identify certain activities and to allow further investigations. We can then take measures to prevent fraud as much as possible.

Fraud detection and payments

We carry out fraud detection activities in an effort to prevent clients and the bank from suffering potential losses as a result of fraud. We do this by creating a profile of the client who issues the payment instruction. We use the data from the time the client logs on to Online Banking and initiates the payment instruction, up to and including the time the payment is sent to the beneficiary's account. One of the purposes for which these profiles are used is to enable decisions to be taken quickly by automated means. This is necessary to prevent the immediate execution of potentially fraudulent transactions through Online Banking. It also gives us an opportunity to assess the transaction and, if necessary, contact you, the instructing party. These profiles are based on your personal characteristics and not on those of others. Here, personal characteristics refer to aspects such as internet traffic between you and ABN AMRO, and your transaction history - as the instructing party - with the beneficiaries to which you transfer money.

If you do not have a bank account with us and you receive money as a result of a payment instruction issued by one of our clients, the personal data relating to you - the beneficiary - which is recorded in the payment transaction will also be used for the purpose of fraud detection.

Unusual transactions

As a bank, we have to comply with the Act for the prevention of money laundering and the financing of terrorism and for the limitation of the use of cash (Wet tot voorkoming van het witwassen van geld en de financiering van terrorisme en tot beperking van het gebruik van contanten). We therefore pay particular attention to unusual transactions and to transactions that - by their nature - result in a relative high risk of money laundering. To do this, we need to create and maintain a risk profile of the client. If we suspect that a transaction is connected with money laundering or terrorist financing, we will report this to the authorities.

Client and product acceptance

How do we use profiling when you want to purchase a product? The following example explains how we do this. Imagine that you apply for a loan from us.

1. We notify you in advance of the procedure we will follow to create a profile and what you can expect.
2. We carry out a risk assessment. We do this for new clients and also for existing clients who want to buy additional products. We know from experience that certain characteristics can indicate whether you are able to repay a loan easily. These characteristics include whether you have a job or any debts. We assess these characteristics.
3. Clients who are normally able to pay back a loan share a number of characteristics, as do clients who are normally unable to repay loans. Your characteristics are used as a basis for the creation of a profile.
4. We compare your profile with our existing profiles. Finally, we assess how likely it is that you will not be able to repay the loan.

Direct marketing

We also use profiling to send you offers that are appropriate to you. For example, if you have a mortgage you will not receive any offers for mortgages from us. We attempt to identify your areas of interest, based on a number of characteristics. We then look at specific aspects, such as your age category and whether you already have any other products from us. You will only be selected for a relevant marketing campaign if you meet a specific profile. Obviously, we check the data protection rules to determine whether personal data may be used for that purpose. You may object to the creation of a personalised client profile for direct marketing purposes at any time.

If you do not have a contract with us, we determine whether direct marketing is permitted in specific situations on a case-by-case basis, and separately for each type of personal data and for each group.

9. Personal data protection

We go to great lengths to ensure the highest possible level of protection for your information:

- We go to great lengths to ensure the highest possible level of protection for your information:
- We invest in our systems, procedures and people.
- We make sure that our working methods are in accordance with the sensitive nature of your information.
- We train our people on how to keep your information safe and secure.

For security reasons, we are unable to provide details of the precise measures we take. But you may have come across some of the following measures we use to protect your personal data:

- Security of our online services
- We follow a two-step process to establish your identity (authentication)
- Security questions when you call us
- Requirements to send confidential documents
- Extra secure bankmail for confidential messages in Online Banking.

Security is our shared priority. If, for example, you encounter breaches in our security, you can report them to us confidentially (be.compliance@be.abnamro.com).

10. Your data outside Europa

Your personal data is processed outside Europe too. Additional rules apply in that case, the reason being that not all countries have the same strict data protection legislation as we do in Europe.

View the list of safe countries

[View the list of safe countries](#)

Sharing personal data within the ABN AMRO Group

We may share your personal data outside Europe with other group companies. Our sharing of personal data is governed by our global internal policy, the [Binding Corporate Rules](#) (BCRs). These have been approved by the Dutch Data Protection Authority (Autoriteit Persoonsgegevens).

Sharing personal data with other service providers

We may occasionally share your personal data with other companies or organisations outside Europe, for instance in the context of an outsourcing agreement. In that case, we ensure that we have concluded separate agreements with those parties, and that these agreements comply with the European standard, such as the [EU's model clauses](#).

International payment transactions and cross-border investing

There are situations in which you make use of our international financial services, for instance if you transfer money abroad or if you hold investments abroad through us. In such situations, foreign parties, such as local supervisory authorities, banks, government bodies and investigative authorities, may ask us for your personal data, for instance so that they can carry out an investigation.

When you invest in foreign investment products and these investment products may be held at a foreign bank or custodian company. Orders regarding these products are also executed by a foreign party. Foreign supervisory authorities or foreign custodians that hold your investment products or execute your orders may require your personal data, for example in connection with anti-money laundering legislation, for example. If foreign supervisory authorities or custodians that hold your investment products or execute your orders ask for this data, the bank may be obliged to disclose your personal data. As these parties are located in other countries, it may be possible that their data protection/privacy rules may not provide an adequate or similar level of protection as the data protection rules in Belgium.

If you do not want us to provide your data or the data of your representatives to these foreign organisations, please let us know. This implies, however, that you will no longer be able to use the bank's services to invest in these countries and that you will have to sell your investment products from these countries. Any negative consequences of such sale will be fully for your own account.

For certain foreign investment products you may apply for a reduction in withholding tax. This is the case, for example, for US investment products. The foreign authorities concerned may then ask for your personal data if there is an agreement.

We furthermore provide information on your investments to the Belgian tax authorities. Sometimes the Belgian tax authorities pass on this information to their foreign counterparts in, e.g., the European Union or the United States.

Additional rules governing the use of personal data apply if you purchase investment products from us. For details, see the provisions of Article 11.3 of the Investment Conditions

11. How do we determine the period for which your personal data is stored?

We keep personal data in any event for as long as is necessary to achieve the [purpose](#).

The General Data Protection Regulation (GDPR) does not stipulate specific storage periods for personal data. Other legislation may specify minimum storage periods, however. If it does, we are under the obligation to observe these periods. Such legislation includes tax laws or laws governing financial undertakings specifically.

If we become involved in a lawsuit or other legal proceedings in Belgium or in another country, we keep personal data so that we can defend our position. We may store this personal data in an archive until any claims have expired and legal proceedings can no longer be initiated.

12. What rights do I have?

Right to object to processing for direct marketing purposes

If you no longer want to receive offers for our products and services, you can unsubscribe at any time. All marketing messages include this possibility, and you can exercise this right easily with each marketing message or through be.compliance@be.abnamro.com

Right to object to profiling

It may be the case that you do not want us to use your personal data for profiling. Sometimes, however, we are allowed to do this, for instance to prevent fraud, manage risks or investigate unusual transactions. In such situations, we will of course comply with the law. You can object to the creation of a personalised client profile for [direct marketing purposes](#) at any time.

Right of inspection, right to rectification, right to be forgotten, right to restriction

- You have the right to demand an overview of all data relating to you that we use.
- If your personal data is incorrect, you can ask us to change your personal data.
- You can ask us to erase your personal data at any time. We are not always able to do this, however, and we do not always have to agree to this, for example if we are required by law to keep your personal data for a longer period of time.
- You can also ask us to temporarily restrict our use of your personal data. You can do that if:
 - You think your personal data is incorrect;
 - We are not supposed to use your personal data;
 - We want to destroy your personal data but you still need it (for instance after the retention period has ended).

You may exercise your rights by contacting us, while providing a legible double-sided copy of your proof of identity:

ABN AMRO Bank N.V.
Tav Privacy Officer,
Borsbeeksebrug 30
2600 Antwerpen

be.compliance@be.abnamro.com

Right to data portability

Do you want to receive the data that you have provided to us and that we store by automated means for the purpose of performing a contract? We can arrange this, but only if we process your personal data on the basis of your consent or on the basis of the contract we concluded with you. This is referred to as data portability.

Please keep your personal data secure

- We urge you to check whether any party you want to provide your personal data to can be trusted and keeps your personal data as safe as we do.
- If you want to receive information, please make sure that your own equipment is adequately secure and has not been, or cannot be, hacked. Your financial information may be worth gold to criminals.

If you want to receive the personal data we hold on you or arrange for it to be passed on to another party, you can ask us to do so through be.compliance@be.abnamro.com.

Do you have a complaint or want to ask a question?

Please contact us if you have any questions about the Privacy Statement. We will be happy to help you.

ABN AMRO Bank N.V.

T.a.v. Privacy Officer

Borsbeeksebrug 30

2600 Antwerpen

be.compliance@be.abnamro.com

If you do not agree with the way in which you handle your personal data, you can lodge a complaint on the foregoing contact details. You also have the right to take your complaint to the Belgian and/or Dutch data protection authorities <https://www.dataprotectionauthority.be/contact-us> or <https://autoriteitpersoonsgegevens.nl/en/contact-dutch-dpa/contact-us>.

Do you want to read this Privacy Statement at another time?

You can save our Privacy Statement on your smartphone, tablet or computer. You can also send a copy (in PDF format) to your email address.

Changes to the Privacy Statement

Changes to the law or our services and products may affect the way in which we use your personal data. If this happens, we will make changes to our Privacy Statement and notify you of these changes.