



INFORMATION BROCHURE FOR CLIENT'S ASSOCIATED PERSONS

Privacy Protection under General Data Protection Regulation (GDPR)

This Information Brochure relates to the processing by Deutsche Bank Polska S.A. ("DB" or the "Bank") of personal data of individuals associated with Clients using the Bank's products and services (collectively, the "Products") and of individuals associated with Clients applying for the Bank's Products.

The Information Brochure has been drawn up in connection with the obligation to provide information arising under Article 13 and Article 14 of the Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC ("GDPR").

The Information Brochure contains information on the processing of personal data of individuals associated with the Client, including without limitation: attorneys-in-fact, statutory representatives, members of management and supervisory bodies of legal persons or unincorporated organisational units, shareholders/partners of companies/partnerships (if they are natural persons)

(collectively referred to as „you" or „Associated Persons").



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1. The identity and the contact details of the Controller and the contact details of the Data Protection Officer

Deutsche Bank Polska S.A., a bank organised as a Polish joint-stock company with its seat in Warsaw, address: 00-609 Warszawa, Poland, ul. Lecha Kaczyńskiego 26, entered into the Register of Entrepreneurs of the National Court Register by the District Court for the Capital City of Warsaw, Registry Court, Twelfth (XII) Commercial Division, entry no. KRS 0000022493, NIP Tax Number 6760107416, is the Controller of your personal data.

In order to contact the Bank in any matters relating to the processing of your personal data, you may use any of the available communication channels with the Bank, such as for instance:

- a contact form on the Bank’s website,
- a general helpline at 22 4 680 680,
- an email sent to info.db@db.com,
- a written enquiry sent to the mailing address: ul. Lecha Kaczyńskiego 26, 00-609 Warszawa, Poland,
- a personal visit to a Bank’s branch to enquire about the issue.

In order to obtain any information relating to the processing of your personal data from the Bank, you may also contact directly the Data Protection Officer at:

- the Data Protection Officer’s email address: db.IODO@db.com,
- the Data Protection Officer’s mailing address: ul. Lubicz 23, 31-503 Kraków, Poland,
- a contact form on the Bank’s website.

2. The purposes and the legal basis for data processing and periods for which the personal data will be stored

The Table below presents information on the purposes of personal data processing, legal basis for data processing, and periods for which the data will be processed (including stored).

A detailed description of the legal bases is provided further down in this section.

Purpose of processing	Description of purpose of processing	Legal basis for processing	Data storing period
Conclusion and performance of contracts with Clients	Conclusion and performance of contracts with the Bank’s Clients by the Bank, including review of Client creditworthiness and credit risk assessment	Legitimate interests of the controller (Article 6.1(f) of GDPR) Compliance with a legal obligation (Article 6.1(c) of GDPR) Performance of a contract (Article 6.1(b) of GDPR)	<ul style="list-style-type: none"> • 10 years / 6 years¹ or • 3 years²
Conclusion and performance of contracts with Associated Persons	Conclusion and performance of contracts with Associated Persons by the Bank	Legitimate interests of the controller (Article 6.1(f) of GDPR) Performance of a contract (Article 6.1(b) of GDPR)	
Pursuing claims and defence against claims	Pursuing claims and defending against claims by the Bank, and the Bank’s debt collection efforts	Performance of a contract (Article 6.1(b) of GDPR) and pursuance of the controller’s legitimate interests (Article 6.1(f) of GDPR)	
Complaints and requests	Handling of complaints and requests	Performance of a contract (Article 6.1(b) of GDPR), pursuance of the controller’s legitimate interests (Article 6.1(f) of GDPR), and compliance with a legal obligation (Article 6.1(c) of GDPR)	

¹ The limitation period for civil-law claims against the Bank, commencing on the day on which the claim becomes enforceable – Article 118 of the Polish Civil Code. The limitation periods may be shorter for claims arising under contracts for certain categories of the Products or civil-law claims arising under guarantees, sureties, and letters of credit.

² The limitation period for potential civil-law claims by or against the Bank relating to business activity and claims for periodic payments, commencing on the day on which the claim becomes enforceable – Article 118 of the Polish Civil Code. The limitation periods may be shorter for claims arising under contracts for certain categories of the Products or civil-law claims arising under guarantees, sureties, and letters of credit.



Purpose of processing	Description of purpose of processing	Legal basis for processing	Data storing period
Obligations relating to anti-money laundering	Compliance with legal obligations imposed under anti-money laundering and anti-terrorism financing legislation	Compliance with a legal obligation (Article 6.1(c) of GDPR)	● 5 years ³
Compliance with regulatory provisions	Ensuring compliance with provisions regulating the Bank's operations, including generation of statistics and reports and their submission to the relevant institutions	Compliance with a legal obligation (Article 6.1(c) of GDPR)	● 2 years ⁴ ● 5 years ⁵ or ● 12 years ⁶
Archiving documents for accounting and tax purposes	Archiving data under generally applicable laws	Compliance with a legal obligation (Article 6.1(c) of GDPR)	● 5 years ⁷

The personal data storing periods and the numbering of specific articles in the legislation listed above may change as the applicable law changes.

Below is a detailed description of the legal bases for the processing carried out by the Bank:

a) Performance of a contract

The processing may be necessary to perform a contract with you or to take certain steps at your request prior to entering into a contract. This applies to the conclusion of contracts with the Associated Persons that are directly or indirectly related to the use of the Bank's Products by the Clients.

b) Legal provision

The processing is often necessary to meet the Bank's legal or regulatory obligations or is directly mandated under law.

The most significant Polish regulations under which the Bank processes your personal data include without limitation:

- Banking Law (Articles 70, 74, 88k.7, 105, 105a, 106d, 112b);
- Anti-Money Laundering and Anti-Terrorist Financing Act (Articles 8 – 9k);
- Act on Trading in Financial Instruments (Article 83a.4a);
- Act on the Performance of the Agreement between the Government of the Republic of Poland and the Government of the United States of America to Improve International Tax Compliance and to Implement FATCA and Council Directive 2014/107/EU amending Directive 2011/16/EU as regards mandatory automatic exchange of information in the field of taxation (Articles 4 and 11-14);
- Tax Ordinance Act (Articles 32, 86, 88, 119zu);
- Act on Accounting (Articles 71-76);
- Act on the National Bank of Poland (Articles 23 and 23a);
- Act on the Bank Guarantee Fund, Deposit Guarantee Scheme, and Mandatory Restructuring (Articles 29, 41 - 46);
- Act on Payment Services (Article 10).

c) Voluntary consent

In some cases, the Bank obtains your prior voluntary consent to the processing of personal data. If the Bank processes your personal data based on consent, such consent may be withdrawn at any time just as easily as it was given.

Withdrawal of a consent does not affect the lawfulness of processing made prior to such withdrawal. Your consent can be withdrawn in various ways – for more information, see Section 7. Giving any such consent is voluntary and does not affect the use of the Product in any way.

³ The period commencing on the first day of the year immediately following the year in which the operation on the transaction data was carried out, e.g. registration of the transaction or completion of the transaction analysis – Article 8.4 and 4a, Article 8a.2, and Article 9k of the Anti-Money Laundering and Anti-Terrorist Financing Act.

⁴ The period commencing on the day on which the calculation system test results are obtained pursuant to Article 29 of the Act on the Bank Guarantee Fund, Deposit Guarantee Scheme, and Mandatory Restructuring.

⁵ The period commencing on the day of expiry of the obligation towards the Bank pursuant to Article 105a.3 and 5 of the Banking Law.

⁶ The period commencing on the day of expiry of the obligation towards the Bank pursuant to Article 105a.4 and 5 of the Banking Law.

⁷ The period commencing:

- a) at the beginning of the year immediately following the financial year to which the data relates – Article 74 of the Act on Accounting;
- b) at the end of the calendar year in which the deadline for payment of the tax expired and ending with the expiry of the period of the tax obligation – Articles 32, 86, and 88 in conjunction with Article 70 of the Tax Ordinance Act;
- c) on the first day of the year immediately following the year in which the Bank receives the data – Article 119zu.3 of the Tax Ordinance Act.



d) Legitimate interests

The processing may also be deemed necessary to pursue the Bank's legitimate interests, unless it unduly affects your interests or fundamental rights and freedoms. In the course of the processing of personal data on this basis, the Bank always seeks to balance its own legitimate interests and your privacy. In the case of processing on this legal basis, the Bank examines the risk to your rights and freedoms and the measures adopted to safeguard personal data. The legitimate interests pursued by the Bank by way of the processing of personal data are listed and described in detail in Section 3 of this Information Brochure.

3. The legitimate interests pursued by the Bank or a third party with regard to the processing of personal data

One of the fundamental legal basis upon which the Bank processes your personal data is achieving the objectives stemming from the legitimate interests pursued by the Bank. The "legitimate interests" in the processing of personal data by the Bank include without limitation:

- performance of contracts by the Bank concluded by the Bank's Clients, including enabling the Bank to contact the Clients;
- review of Clients' creditworthiness and assessment of credit risk prior to the conclusion and during the term of the contract;
- handling complaints and requests;
- achieving an adequate level of risk management with regard to money laundering and financing terrorism, as required under the Anti-Money Laundering and Anti-Terrorist Financing Act;
- verifying the information regarding a crime or reasonable suspicion of a crime committed against the Bank or other institutions engaging in a similar business activity and their Clients, processed for the purpose of preventing crime;
- establishment or exercise of legal claims as part of the business activity by the Bank, as well as defence against such claims.

4. The categories and sources of personal data processed

4.1. Data collected directly from the Associated Persons

The scope of data collected from the Associated Persons depends on the nature of your relationship with the Bank and is determined by the content of the documentation signed by the Associated Person with the Bank.

4.2. Data collected from other sources

In addition to collecting data directly from you, the Bank may also collect personal data indirectly or directly from other entities, as well as publicly available sources. This applies to:

- a) in the case of all the Associated Persons whose relationship with the Bank stems from a contract concluded by the Client with the Bank (e.g. attorneys-in-fact, individuals establishing security for the Bank's claims, statutory representatives, members of management and supervisory bodies of legal persons or unincorporated organisational units, spouses, relatives of the Bank's Clients, etc.) – data collected from Clients or third parties (e.g. other banks) at the conclusion and in the course of performance of the contract with the Bank, related to that contract, including without limitation data permitting your unequivocal identification;
- b) in the case of all the Associated Persons who have or may have liabilities towards the Bank (e.g. individuals establishing security for the Bank's claims, etc.) – data collected from Clients or third parties (e.g. other banks) at the conclusion and in the course of performance of the contract with the Bank, related to that contract, and also from publicly available sources (e.g. information obtained in the course of pending enforcement, bankruptcy, and liquidation proceedings), including without limitation data permitting the Bank to exercise that liability;
- c) in the case of the Associated Persons who are the Client's contracting parties – data collected from Clients or third parties (e.g. other banks) at the conclusion and in the course of performance of the contract with the Bank;
- d) in the case of all the Associated Persons whose data is disclosed in publicly available registers, such as Centralna Ewidencja i Informacja o Działalności Gospodarczej, Krajowy Rejestr Sądowy or Elektroniczne Księgi Wieczyste – data disclosed in those registers.

The Bank may collect personal data of some of the Associated Persons (in cases where they could be potentially responsible for the Client's liabilities) disclosed in registers maintained by such entities as Biuro Informacji Kredytowej S.A. or in other similar registers set up under Article 105.4 of the Banking Law – to the extent permitted under the Banking Law.

4.3. Handling complaints or requests

Should you file a complaint or submit a request to the Bank, you can provide the Bank with additional personal data, such as for example information on the preferred hours in which to contact you or a description of events providing the grounds for your complaint.

4.4. Recording telephone calls

The Bank records telephone calls with the Associated Persons in order to ensure day-to-day performance of the obligations associated with the use of the Bank's specific Product by the Clients and performance of contracts



concluded directly with the Associated Persons, as well as in connection with the fulfilment of regulatory obligations imposed upon the Bank.

5. The basis for the requirement to provide personal data which the Bank collects directly from you

In the case of all the Associated Persons whose relationship with the Bank stems from a contract concluded by the Client with the Bank and who are providing their data directly to the Bank, the Bank requires the provision of personal data that is necessary to confirm your identity, perform the Bank's contractual obligations towards the Client, or perform your obligations towards the Bank.

In the case of all the Associated Persons who conclude a contract with the Bank and are providing their data directly to the Bank, the Bank requires the provision of personal data that is necessary for the Bank to confirm your identity or to perform the contract concluded with you.

The provision of the personal data referred to under subsection 4.1 above by the Associated Persons stems from the requirements imposed upon the Bank under generally applicable laws and is a condition necessary for the use of the Bank's Products by the Client or, if applicable, conclusion of a contract with the Associated Person by the Bank. While the provision of such data is in each case voluntary, refusal to do so results in an inability to use the Bank's Products by the Client, or an inability to conclude and perform contracts with you by the Bank.

Should a need arise to collect any other data from you than what is necessary to comply with the Bank's legal or regulatory obligations or to perform the obligations arising under a contract entered into by the Client or an Associated Person (or necessary to conclude such a contract), the Bank shall inform that the provision of such information is obligatory and what the consequences of the Bank's inability to collect such information are.

6. The recipients or categories of recipients of personal data

6.1. Transfer of personal data to recipients within the Deutsche Bank Group

The personal data processed for the purposes of offering the Products by the Bank may be transferred to other members of the Bank's group ("Deutsche Bank Group").

The Bank transfers your personal data to the Deutsche Bank Group to the extent it is authorised or required to do so under law, including without limitation under the anti-money laundering and anti-terrorism financing legislation and to comply with consolidated supervision requirements and supervisory requirements of the Bank's dominant entity, Deutsche Bank AG.

6.2. Transfer of personal data to recipients outside the Deutsche Bank Group

Your personal data may be transferred to third parties from outside the Deutsche Bank Group to fulfil the purposes listed above to the extent in which such data is necessary to perform the tasks outsourced by the Bank, if required by law or if the Bank has other legal bases to do so (e.g. a consent to transfer data constituting banking secrets to a third party). The following may be deemed recipients of personal data:

6.2.1. Processors acting at the request of the Bank

As part of its banking business, the Bank relies on the services of processors to which it outsources the processing of personal data of Clients and Associated Persons. Examples of such processors include:

- providers of IT systems, as well as hosting or IT support service providers;
- third-party consultants and advisors;
- providers of archiving services, including banking documentation archiving;
- providers of the services consisting of generating the Bank's statements and other correspondence to Clients;
- brokerage houses – to the extent in which they provide services to the Bank without simultaneously determining the purposes and means of the processing of personal data of the Bank's Clients.

The abovementioned entities do not independently determine the means of processing your personal data. Their processing of your personal data is carried out only to the extent in which it is necessary for them to provide solutions that enable the Bank to offer the Products. The Bank controls the operations of such entities, including without limitation by way of applicable contractual provisions safeguarding your privacy.

A list of the entities to which the Bank has outsourced its activity is available in the Bank's branches and on the Bank's website at <https://www.db.com/poland>

6.2.2. Third-party entities independent of the Bank

The Bank transfers personal data of the Associated Persons to various third-party entities independent of the Bank, including:

- a) in the case of all the Associated Persons whose relationship with the Bank stems from a contract concluded by the Client with the Bank (e.g. attorneys-in-fact, statutory representatives, members of management and supervisory bodies of legal persons or unincorporated organisational units, individuals establishing security, spouses, and relatives of the Bank's Clients, etc.) – transfer of data to those Clients or the applicable Associated



Persons, as well as third-party recipients of such data in connection with such a contract; the recipients vary depending on the Product category:

- (i) for the category of Products associated with maintaining an account and transactions on the account, these comprise: payment organisations, entities handling payments, other banks and credit institutions, Biuro Informacji Kredytowej S.A., as well as other entities set up under the provisions of Article 105.4 of the Banking Law;
 - (ii) for the category of credit and financing Products, these comprise: payment organisations, entities handling payments, other banks and credit institutions, Biuro Informacji Kredytowej S.A., as well as other entities set up under the provisions of Article 105.4 of the Banking Law;
 - (iii) for the category of investment Products, including brokerage services, these comprise brokerage houses, transfer agents and KDPW CCP S.A.;
 - (iv) entities listed under Article 105.1 of the Banking Law;
- b) in the case of Clients' contracting parties – transfer of data to Clients;

The abovementioned entities are independent data controllers.

The Bank is required under law to make your personal data available to the entities set up under Article 105.4 of the Banking Law. This includes e.g. Biuro Informacji Kredytowej S.A. Such entities act as independent data controllers. In order to find out more about how Biuro Informacji Kredytowej S.A. processes your personal data, see the Privacy Notice of Biuro Informacji Kredytowej S.A. provided in Section 8.

The transfer of data to third-party entities independent of the Bank may also be necessary for the Client to conclude a contract with the Bank.

The Bank may also make personal data available at the Client's express request. This applies e.g. to the transfer of the Client's account from the Bank to another bank or to the entities referred to in Article 104.3 of the Banking Law (entities that have been authorised by the Client to receive the Client's information constituting a banking secret).

The transfer of data to funds, transfer agents, brokerage houses is necessary for the Bank to offer adequate Products that are being serviced by the Bank in collaboration with those entities.

7. The rights vested in the Associate Persons and how to exercise them

7.1. Rights vested

Pursuant to Article 15 of GDPR, each data subject has a right to access their personal data processed by the Bank.

Should you consider any of your data inaccurate or incomplete, under Article 16 of GDPR you are entitled to request that your data be rectified or completed. Under such circumstances, you should submit a request for data rectification under the procedure set forth under subsection 7.2 below. The Bank shall rectify forthwith any such information. You also have a right to:

- a) request erasure of your personal data in the cases laid down under Article 17 of GDPR;
- b) request restriction of processing of your personal data in the cases laid down under Article 18 of GDPR;
- c) withdraw your consent if the Bank has obtained personal data processing consent (providing that the withdrawal will not affect the lawfulness of processing undertaken prior to such withdrawal) pursuant to Article 7 of GDPR;
- d) object – on the grounds relating to your particular situation – to processing of your personal data (including profiling) if the processing is necessary to pursue public interests or legitimate interests of the Bank pursuant to Article 21 of GDPR;
- e) data portability under Article 20 of GDPR. This is a right to receive personal data that has been provided to the Bank in a structured, commonly used and machine-readable format and the right to request that the data be transmitted to another controller without hindrance from the Bank and subject to its own confidentiality obligations.

While the Bank shall comply with any requests, withdrawals, or objections in accordance with the applicable data protection regulations, it must be borne in mind that those rights are not absolute: they may not always be applicable and under certain circumstances there may be exemptions from their application.

In response to a request, the Bank may ask for additional information to confirm your identity or to help the Bank understand the situation better. If your request is denied, the Bank shall justify its decision.

7.2. Exercise of rights vested

In order to exercise the rights vested in you or obtain detailed information on the processing of your personal data, please contact the Bank or the Data Protection Officer. The contact details of the Bank and the Data Protection Officer are provided in Section 1 of this Information Brochure.

If you are not satisfied with the response of the Bank, you can also lodge a complaint with a competent personal data protection authority, which in Poland is Prezes Urzędu Ochrony Danych Osobowych (the President of the Personal Data Protection Office).



In order to ensure that your personal data is up to date and accurate, you can be periodically asked to check and confirm your data held by the Bank or notify the Bank of any changes to your personal data (such as e.g. change of address or phone number). The Bank encourages you to regularly check if your personal data being processed is accurate, up to date, and complete.

8. BIK – Privacy Notice

In the cases where it is allowed under law, for some categories of personal data of the Associated Persons, the Bank may transfer personal data, pursuant to the provisions of Article 105.1(1c) and Article 105.4 of the Banking Law of 29 August 1997 (“**Banking Law**”), to Biuro Informacji Kredytowej S.A., a Polish joint-stock company with its seat in Warsaw, ul. Jacka Kaczmarskiego 77a, 02-679 Warszawa, Poland, (“**BIK**”). Consequently, **BIK** - in addition to the **Bank** - becomes a controller of your personal data. Below you will find the basic information on the processing of your personal data by **BIK**.

Data controller	Biuro Informacji Kredytowej S.A., a Polish joint-stock company with its seat in Warsaw, ul. Jacka Kaczmarskiego 77a, 02-679 Warszawa, Poland, (BIK), is the controller of your personal data
Contact details	BIK can be contacted by email at kontakt@bik.pl or in writing (Centrum Obsługi Klienta BIK S.A., 02-676 Warszawa, ul. Postępu 17A). BIK has appointed a data protection officer who can be contacted by email at iod@bik.pl or in writing (Inspektor Ochrony Danych, Centrum Obsługi Klienta BIK S.A., 02-676 Warszawa, ul. Postępu 17A). The Data Protection Officer can be contacted in all matters involving personal data processing and the exercise of rights associated with personal data processing.
Purposes of processing and legal basis for processing	The purposes of processing your personal data by BIK are as follows: <ul style="list-style-type: none">• carrying out banking operations, including without limitation review of creditworthiness and credit risk assessment, including the use of profiling – provisions of the Banking Law provide the legal basis for processing;• statistical and analytical purposes that do not result in obtaining personal data and the result is not used as the basis for decisions concerning natural persons – legitimate interests of the data controller arising under the Banking Law provide the legal basis for processing;• application of internal methods and other methods and models referred to under Article 105a.4 of the Banking Law – a provision of the Banking Law provides the legal basis for processing;• processing of your potential complaints and claims – legitimate interests of the data controller, consisting of the investigation of the grounds for the complaint and defence against potential claims, provide the legal basis for processing.
Categories of data processed	BIK processes your personal data to the extent of: <ul style="list-style-type: none">• personal identification data: PESEL Personal Number/NIP Tax Number, forename, surname, ID document details, family name, mother’s maiden name, father’s forename, mother’s forename, date of birth, place of birth, nationality;• address and phone details;• sociodemographic data: information on employment or business engaged in as a sole trader, education, income and expenses, marital status, number of people in the household, marital property status;• data on the obligation: source of obligation, amount and currency, account number and balance, obligation inception date, obligation repayment conditions, purpose of financing, legal security and object of security, obligation servicing history, amount of debt under obligation on the obligation expiry date, obligation expiry date, reasons for default or delay referred to under Article 105a.3 of the Banking law, reasons for expiry of the obligation, consumer bankruptcy information, credit decision, and data on credit applications.
Source of data	BIK receives your personal data from the Bank. The information on consumer bankruptcy processed by BIK may originate from the Bank and the Monitor Sądowy i Gospodarczy
Period for which personal data will be stored	Your personal data will be processed by BIK : <ul style="list-style-type: none">• for the purposes of carrying out banking operations, including without limitation review of creditworthiness and credit risk assessment – for the term of your obligation and upon its expiry only if you consent or the conditions laid down under Article 105a.3 of the Banking Law are met, but in no event longer than for 5 years upon expiry of the obligation, and as regards data arising from an enquiry submitted to BIK – no longer than for 5 years from its submission, providing that the data will be made available for a period of up to 12 months after it is submitted;



	<ul style="list-style-type: none">• for the purposes of applying internal methods and other methods and models referred to under Article 105a.4 of the Banking Law – for the term of the obligation and for 12 years after its expiry;• for statistical and analytical purposes – for the term of the obligation and for 12 years after its expiry and as regards data arising from an enquiry submitted to BIK – for a period of up to 10 years from its submission;• for the purposes of processing your complaints and claims – until expiry of the limitation period for your potential claims arising under the contract or otherwise.
Recipients of personal data	Your personal data may be transferred by BIK to entities authorised to receive it under applicable provisions of law, including entities listed in Article 105.4 and 4d of the Banking Law, to the PESEL Personal Number Register or ID Card Register in order to verify the accuracy of the personal data provided, and to other entities collaborating with BIK , providing that any such entity has your consent. Your personal data may also be transferred to entities processing data on behalf of BIK, such as providers of IT services – with such entities processing the data as subcontractors under an agreement with BIK and strictly on instructions from BIK.
Rights vested in data subject	<p>You have a right to access your personal data and to have it rectified, erased, and its processing restricted. To the extent to which the processing of your personal data is based on legitimate interests of the controller, you have a right to object to the processing of your personal data. To the extent in which the processing of your personal data is based on your consent, you have a right to withdraw such consent. Withdrawal of your consent does not affect the lawfulness of processing made under such consent prior to its withdrawal.</p> <p>To the extent in which your personal data is processed to conclude and perform a contract or on the basis of your consent – you also have a right to data portability, i.e. the right to receive your personal data from the controller in a structured, commonly used and machine-readable format. You can have such data transferred to another data controller. The data portability right does not apply to data constituting business secrets.</p> <p>You also have a right to lodge a complaint with the supervisory authority responsible for the protection of personal data.</p>