

FREQUENTLY ASKED QUESTIONS, RELATED TO THE PERSONAL DATA PROCESSING NOTIFICATION (14 FEBRUARY 2020)

What kind of data will Danske Bank share about me with Siauliu bankas?

- The credit portfolio of private persons will be transferred as a business, and as a result, Siauliu bankas will take over Danske Bank A/S Lithuania branch's role as the creditor in credit agreements and the creditor in credit, leasing, collateral and other agreements. In the course of the transfer, all of the information and data that are related to such agreements and the parties thereto and that are necessary for Siauliu bankas as a creditor to fulfil its obligations as well as fulfilling other legal obligations (e.g. prevention of money laundering and terrorist financing) will be transferred.

How old are the data that will be shared?

- The age of the data shared depends on the credit relationship that is transferred. As the entire valid credit relationship will be transferred to Siauliu bankas, the transfer will include all of the information and documents related to credit, leasing and other agreements that is necessary for Siauliu bankas to fulfil its legal obligations.

Do I have the right to refuse to share my data?

- You cannot refuse to share or hand over data in the course of the transfer of the business. With the transfer of the business, the transferee (Siauliu bankas) business will receive all of the assets, agreements and rights and obligations related to the business. Data related to the business will also be transferred. The transfer of the business and its continued management would not be possible without transferring the data.

The transfer of the business is a permissible and lawful operation in the course of which data will be transferred to Siauliu bankas as the transferee of the business on the basis of the legitimate interests of Siauliu bankas as the data controller and on compelling legitimate grounds. Such data processing and disclosure to the transferee of the business correspond to the provisions of Danske Bank's personal data processing policy and general data protection requirements.

Will Danske Bank share my data even if my loan is ending in the next few months (before the transaction)?

- If a loan is repaid before the transfer takes effect, in relation to preparing the transaction, Siauliu bankas may obtain client data before the transfer comes into effect, but these data cannot be used for purposes other than preparing the transaction and Siauliu bankas has an obligation to delete the received data.

Who will be able to access my personal data in the future? Who is responsible for processing such data?

- Once the business is transferred, Siauliu bankas will be responsible for the further processing of personal data transferred. Siauliu bankas will notify you regarding how exactly your personal data will be processed. You can also obtain information on how Siauliu bankas processes personal data from their [website](#) or by contacting Siauliu bankas directly. You will find the contact details on Siauliu bankas website.

Danske Bank will continue to process data collected until the transfer of the business in order to fulfil its legal obligations and to preserve data. Danske Bank processes your personal data in accordance with applicable data protection requirements and continues to guarantee all of the rights of the data subject. If you require more information about personal data processing and related rights, please refer to the bank's personal data processing policy (which can be found on our website) or contact the bank or the bank's data protection officer [Data Protection Function, Holmens Kanal 2-12, 1092 Copenhagen K, Denmark, e-mail: DPOfunction@danskebank.com].

OTHER FREQUENTLY ASKED QUESTIONS

Who is currently administering my loan?

- Your credit will continue to be administered by Danske Bank A/S Lithuania Branch. After completion of the transaction between Siauliu bankas and Danske Bank, your credit administration will be taken over by Siauliu bankas. You will be notified of the exact date of the credit transfer.

Do I need to take any additional steps before transferring my loan to Siauliu bankas?

- Danske Bank customers do not need to take any further action. You should live up to your obligations and continue your credit payments to Danske Bank as usual.

How will customers be informed?

- Customers in question will be informed through the regular means of communication with Danske Bank: email and eBank messages.

I don't know if my contact details Danske Bank has are valid. Can I update my data at Siauliu bankas?

- You should contact Danske Bank by phone +370 5 215 6666 or by email info@danskebank.lt to update your contact details or to obtain any information relating to your loan.

Will the terms of the contract change after transferring the loan to Siauliu bankas?

- The terms and conditions of the credit agreement will not change due to the change of the creditor.

What if I do not want my loan transferred to Siauliu bankas?

- You have the option of repaying the remaining credit amount to Danske Bank before the credit transfer date. In case of questions, you can contact Danske Bank at +370 5 215 6666 or by email e-mail info@danskebank.lt

Can I transfer my loan to Siauliu bankas earlier?

- You do not need to do anything yourself prior to the transfer of your credit to Siauliu bankas.

So far I have paid the loan instalments to Danske Bank account, should I now make payments to Siauliu bankas?

- You must continue to meet your obligations and continue making payments to Danske Bank until further notice. You will be notified of the transfer procedures via a separate notice, which will also include details of future payments.

Will I have to open an account with Siauliu bankas?

- Since a bank account is not necessary for credit servicing, you will not be required to open a current account. You will be notified of the account to which you will should make your credit instalments later.

Will transfer to Siauliu bankas cost anything to Danske Bank customers?

- Transfer of loans will be free of charge for Danske Bank customers.

Is this deal fair from the customer perspective?

- It is a usual, legal and transparent market practice that when one business entity intends to stop certain service provision, another business entity may acquire the agreements related to these services.

Both parties are committed to ensuring a smooth and easy transfer for the customers.