

## CHANGES TO THE GENERAL CONDITIONS FOR SUBSCRIPTION OF BUSINESS ACCOUNT

Dear Customer,

Please note that we have updated the General Terms of Adhesion for Bankinter Customers - Business Account, as regards the following:

- The new "Payee/Debtor Confirmation" and "Proxy Lookup" features that will be available from 20 May 2024 and 24 June 2024, respectively, as set out in Bank of Portugal Instruction No. 2/2004 of 8 February, pursuing the amendment of the Regulation of the Interbank Clearing System - "SICOI" (Bank of Portugal Instruction No. 8/2008), changing numbers 2 and 3 of Annex I (Data Protection Information) of the General Terms of Adhesion for Bankinter Customers - Business Account, relating to personal data protection, providing greater details about the purposes for which Customers' personal data is processed within the scope of national payment transactions.
- The change to the payment service using digital channels, which will now entail the mandatory association of a debit or credit card with debit functionality from 24 June 2024, Annex II. Current Price List for Cards has been amended, introducing the "BK Pay Digital Debit Card" category.

### Reproduction of changes reflected in the following provisions:

#### Annex I. - Data Protection Information

1. (will remain unchanged)

2. We will process your personal data for the following purposes:

(i) (will remain unchanged)

(ii) (will remain unchanged)

(iii) (will remain unchanged)

(iv) (will remain unchanged)

(v) **Payment Operations (Service of Identifier for Account Derivation' 'Proxy Lookup' and of Confirmation of Payee/Payer)**. Within the scope of domestic payment operations, namely transfers and direct debits and in compliance with the legal reference framework, additional features will be made available that determine the sharing of personal data between payers and payees.

By reference to **Confirmation of Payee/Payer's service as part** of a SEPA transfer:

a. Payee data: name of the primary holder of the payment account associated with the payee's IBAN will be shared with the payer.

b. At the request of the payer/user, the Bank confirms whether a tax identification number (NIF) or legal person identification number (NIPC) is associated with a payment account holder relating to a given IBAN.

### **'Identifier for Account Derivation' - 'Proxy Lookup' Service**

Additionally, please be aware that for the 'Identifier for Account Derivation' - 'Proxy Lookup' feature, the Bank communicates the following information to Banco de Portugal after the user requests association: the mobile phone number (user identifier), the NIF and IBAN of the payment account, or NIPC (legal person identification number) and the IBAN of the payment account in the case of legal persons.

The Bank and Banco de Portugal may block any association that is active, for objectively substantiated reasons relating to the security of the 'Identifier for Account Derivation' - 'Proxy Lookup' feature or suspected fraudulent use thereof. In this case, the Bank will notify that the 'Identifier for Account Derivation' - 'Proxy Lookup' feature has been blocked.

Banco de Portugal is the data controller for data processing [pelos tratamento dos dados] resulting from the provision of these payment features, and the legal basis for their processing is the exercise of functions of public interest and the exercise of the public authority in which it is invested in; personal data is transmitted by the Bank to Banco de Portugal, which manages the payment system.

The Data Subject identified may exercise the rights of access, rectification, erasure, objection, restriction of processing and portability, in accordance with the legally established terms, by contacting Banco de Portugal at [encarregado.protecao.dados@portugal.pt](mailto:encarregado.protecao.dados@portugal.pt) or by post addressed to: Banco de Portugal Data Protection Office, Rua do Comércio, 148, 1100-150 Lisbon.

(vi) To contact you to provide you with information, through any channel (including electronic channels), as proxy or representative of the corporate entity, about products or services that may be of interest to you because they are similar to those that the corporate entity you represent has contracted with us, and marketed by Bankinter. This processing does not imply the transfer of personal data to third parties. You can find out more about each of these types of processing at [bankinter.pt/privacidade](https://bankinter.pt/privacidade).

### **3. Lawful basis for the processing of personal data by Bankinter:**

- For the purpose referred to in 2(i): fulfilment of legal obligations.
- For purpose 2(iii): contractual performance. Refusal to provide the personal data requested, or the provision of inaccurate or incomplete data, may make it impossible to provide the contracted services properly.
- For purpose 2(iii): The legitimate interest of both the Customers who use the products and/or services that may be affected by fraud committed

by third parties, and Bankinter in detecting and preventing fraud in banking transactions originating or ending in your account. ▪ For the other purposes referred to in 2 (iv) and (vi): legitimate interest of Bankinter.

- 4. (will remain unchanged).
- 5. (will remain unchanged)
- 6. (will remain unchanged)
- 7. (will remain unchanged)
- 8. (will remain unchanged)

## Annex II. Current Price List for Cards

### 1. Debit and Credit Cards

	Annuity/ Providing a debit card	Nominal Rate	T.A.E.G (global effective annual rate)	Produção urgente
BK	€20,00	N/A	N/A	€40,00
BK Pay(e)	Isento	N/A	N/A	N/A

(e) Starting 24<sup>th</sup> June 2024, BK Pay Digital Debit Card will be available via Homebanking or Mobile Banking. This card will only be for use in these channels and can only be used to make the following services: services payment, mobile top-ups, telecommunications and toll fees and social security payments (domestic service workers, independent workers, and voluntary social Insurance).

Other information remains unchanged.