

Client Information on Data Protection



MISR BANK - EUROPE
بنك مصر أوروبا

Data protection information for our customers and other affected parties -

valid from November 2023

The protection of personal data is of particular importance to Misr Bank - Europe GmbH. Misr Bank - Europe GmbH therefore processes personal data only in accordance with the applicable legal provisions and ensures technical and organisational compliance with data protection regulations.

With the following information we would like to give you an overview of the processing of your personal data by us and your rights under data protection law. Which data is processed in detail and how it is used depends largely on the agreed services. Therefore not all parts of this information will apply to you.

Responsible for the data collection is:

Misr Bank – Europe GmbH
Marienstr. 15
60329 Frankfurt am Main
Telephone: +49 69 29974 0
E-Mail: info@misr.de
Web: www.misr.de
Managing Directors: Dina Shehata, Dr. Helmut Gottlieb

You can reach our external data protection officer at:

Creditreform Compliance Services GmbH
Hammfelddamm 13
41460 Neuss
E-Mail: datenschutz@misr.de
Web: www.creditreform-compliance.de

The competent supervisory authority for data protection is;

Hessischer Beauftragter für Datenschutz und Informationsfreiheit,
Gustav-Stresemann-Ring 1, 65189 Wiesbaden.

<https://datenschutz.hessen.de>

poststelle@datenschutz.hessen.de

MISR BANK – EUROPE GMBH



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D-60329 Frankfurt am Main
Fon: +49 (0) 69-29974-0
info@misr.de / www.misr.de

Registered Office: Frankfurt am Main
Register no. HRB 34940
VAT-ID-no: DE 151071246
BLZ: 514 202 00
BIC: MIBE DE FF XXX

Chairman of Supervisory Board:
Hossam Abdelwahab
Management Board
Dina Shehata
Dr. Helmut Gottlieb



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Purposes and legal basis for processing personal data

the legal basis for the processing of the data is:

a.) Processing for the fulfilment of contracts concluded with Misr Bank - Europe GmbH pursuant to Art. 6 Para. 1 lit. b GDPR

If personal data is collected and processed for the implementation of pre-contractual measures or on the basis of a contract, this data is used for the conclusion of the contract, the implementation of the contractual relationship and, if applicable, its termination.

b.) Processing to safeguard legitimate interests pursuant to Art. 6 para. 1 lit. f GDPR

It may happen that data is processed in order to protect the legitimate business interests of Misr Bank - Europe GmbH or third parties. This may, for example, be necessary for internal administrative purposes within a group of companies, to guarantee IT security and IT operation, to update the address data of customers and contractual partners, to prevent and investigate criminal offences/offenses, to secure the right of domicile in order to be able to offer our customers a post-contractual service, or for the purposes of direct advertising to our own customers in the event of other prerequisites being met, etc.

c.) Processing on the basis of consent, Art. 6 para. 1 lit. a GDPR

If the person concerned has given Misr Bank - Europe GmbH consent to data processing for specific purposes, this personal data may be used lawfully in accordance with the scope of the consent.

d.) Processing for the fulfilment of legal obligations, Art. 6 Para. 1 lit. c GDPR

Data processing may be used to fulfil legal obligations, e.g: German Banking Act, storage obligations according to the German Commercial Code and the Fiscal Code, obligation to check sanctions lists (in particular according to EU Regulation 881/2002).

If we process special categories of personal data, the legal basis for this is Art. 9 Para. 2 and 4 GDPR (German Data Protection Ordinance) in conjunction with Art. 9 Para. 2 and 4 GDPR. § 22 BDSG.

Sources from which we receive personal data

Misr Bank - Europe GmbH processes personal data insofar as this data has been provided or transmitted by the persons concerned themselves or by third parties as the case may be.

Insofar as Misr Bank - Europe GmbH receives personal data from third parties, this applies in particular to business partners within the scope of the performance of contractual services. The personal data received in this context usually includes details of contact persons (e.g. name, address, e-mail address, telephone number).

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Recipients or categories of recipients of the personal data

With regard to the transfer of data to recipients outside our bank, it should first of all be noted that as a bank we are obliged to maintain secrecy regarding all customer-related facts and valuations of which we become aware (banking secrecy pursuant to No. 2 of our General Terms and Conditions).

At Misr Bank - Europe GmbH, only those persons are granted access to personal data who require it for the legitimate performance of their respective tasks. If, in particular, commissioned external service providers receive personal data for these purposes, we ensure that suitable technical and organisational measures are implemented and necessary agreements concluded in such a way that the processing takes place in accordance with the applicable data protection regulations and guarantees the protection of the rights of the person concerned.

We pass on personal data if necessary:

- our Supervisory Board within the scope of information duties or for credit approval
- External service vendors (e.g. IT service vendors, computer centers, support by software providers) that we use in the context of order processing relationships.
- Business partners for whom data transmission is required for the performance of tasks, such as payment service providers /bank institutions, postal/ parcel services, etc.
- Authorities and enterprises in the context of updates or for the fulfilment of legal notification obligations (e.g. social insurance carriers, financial authorities, police and public prosecutor's office, supervisory authorities)
- Other third parties for whom the data subjects have given their consent to the transfer of data or for whom there is a legal authority to transfer data (e.g. lawyers, insolvency administrators)

Intention of transmission to a third country or to an international organisation

A data transfer to places in states outside the European Union (so-called third states) takes place, as far as

- it is necessary for the execution of your orders (e.g. payment and securities orders),
- it is required by law (e.g. tax reporting obligations) or
- you have given us your consent.

Furthermore, a transfer to entities in third countries is foreseen in the following cases:

- If necessary in individual cases, your personal data may be transferred to an IT service provider in the USA or another third country to ensure the bank's IT operations in compliance with the European data protection level.
- In individual cases, personal data (e.g. legitimization data) will be transferred with the consent of the data subject or on the basis of legal regulations to combat money laundering, terrorist financing and other criminal acts, as well as within the framework of a weighing of interests, in compliance with the data protection level of the European Union.

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- In cooperation with our "mother company" in Egypt, certain data may be transferred to Egypt in this context. We have standard contractual clauses (so-called "SCC") with our "mother company" in accordance with Art. 46 para. 2 lt. c GDPR.

Duration of recording or criteria for determining duration

Personal data will only be stored for as long as is permitted by applicable law. In particular, as long as it is necessary to fulfil the contractual purposes for which the personal data were collected, as long as their continued retention is necessary for the fulfilment of storage obligations or for overriding legitimate interest, or until the data subject withdraws the consent on which the processing was based.

Rights of Parties concerned

When collecting your personal data, you have the following rights:

- Right to information, Art. 15 GDPR: Pursuant to Art. 15 (1) GDPR, the data subject has the right to request confirmation as to whether personal data relating to him or her are processed. If this is the case, it also has the right to obtain information about this personal data and further information pursuant to Art. 15 para. 1 a - h GDPR.
- Right of rectification, Art. 16 GDPR: If the personal data are incorrect or incomplete with regard to the processing purposes, Art. 16 DS-GVO provides for the right to demand rectification or completion of the personal data.
- Right to **Erasure**, Art. 17 GDPR: According to Art. 17 para. 1 GDPR, there is a right to demand the deletion of personal data if the processing of personal data is inadmissible for one of the reasons stated in this provision. However, deletion cannot be requested if further processing is necessary in the cases covered by Art. 17 (3) GDPR, e.g. to fulfil legal obligations.
- Right to **limitation of processing**, Art. 18 GDPR: Under the conditions of Art. 18 para. 1 a - d GDPR, the data subject has the possibility to demand the restriction of the processing (blocking).
- Right to **data transfer** according to Art. 20 GDPR: the persons concerned have the right to receive their personal data, which they themselves have provided to Misr Bank - Europe GmbH and which are automatically processed by Misr Bank - Europe GmbH on the basis of consent or a contract, in a common machine-readable format. Among other things, this right is subject to the proviso of what is technically feasible.
- Right to **object**, Art. 21 GDPR: the data subjects have the right to object to the processing of their personal data processed on the basis of a weighing of interests (Art. 6 para. 1 f) GDPR) taking into account the provisions of Art. 21 GDPR.

Right of withdrawal of consent

In addition, a given consent can be changed or completely revoked at any time and without giving reasons with effect for the future. The revocation does not affect the legality of the processing of your data on the basis of your consent up to a possible revocation.

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You can send the revocation either by post (address), by e-mail (to beispiel@mail.de) or by fax (number) to Misr Bank - Europe GmbH. This will not incur any further costs outside the basic rates.

Right of appeal to the supervisory authority

You have the right to lodge a complaint with the data protection supervisory authority. You will find the contact details at the beginning of this letter.

Obligation to provide personal data

An obligation to provide certain personal data arises from the contracts concluded or to be concluded insofar as the execution of the contract cannot take place without the provision of the data. Furthermore, there may be legal obligations that oblige us to collect / process certain data.

For data required in connection with a contract, the contract cannot be concluded if the data is missing.

If data are to be provided due to legal obligations, the associated service cannot be provided without the provision.

Automated decision making or profiling

Misr Bank - Europe GmbH does not make automated decisions in individual cases, including profiling in accordance with Art. 22 GDPR.

Frankfurt, 06.12.2023 / Misr Bank – Europe GmbH

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